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-

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

- legislationspecificeparameters to entries calculation not the solvency beapitale requirement, affect the scope of the information to be disclosed. In most cases, only a subset of the templates provided for in this Regulation should be disclosed, as not all the templates are applicable for all undertakings.
- (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:

a for individual disclosure, the currency used for the preparation of the insurance or reinsurance undertaking's financial statements;

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statements.

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.

3 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.

4 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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- (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on (B) islation.gemplate.ils 22e0 lin2 limofdi/gnnex.mlenspace by ingl in formations/somethed impacts of theelong term guarantee and transitional measures, following the instructions set out in section S.22.01 of Annex II;
- (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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legislation. consolidated francial statements, following the instructions set out in section Sals 92 of Annex III;

- (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;
- 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

1 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.

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S.02.01.02

Balance sheet

| | | 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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| other loans and montgages | | |
|--|-------|-------|
| 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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| Best Estimate | R0580 | |
|--|-------|--|
| Risk margin | R0590 | |
| Technical provisions — life (excluding index-linked and unit-linked) | R0600 | |
| Technical provisions — health (similar to life) | R0610 | |
| TP calculated as a whole | R0620 | |
| Best Estimate | R0630 | |
| Risk margin | R0640 | |
| Technical provisions — life (excluding health and index- linked and unit-linked) | R0650 | |
| TP calculated as a whole | R0660 | |
| Best Estimate | R0670 | |
| Risk margin | R0680 | |
| Technical provisions — index-linked and unit-linked | R0690 | |
| TP calculated as a whole | R0700 | |
| Best Estimate | R0710 | |
| Risk margin | R0720 | |
| Contingent liabilities | R0740 | |
| Provisions other than technical provisions | R0750 | |
| Pension benefit obligations | R0760 | |
| Deposits from reinsurers | R0770 | |
| Deferred tax liabilities | R0780 | |
| Derivatives | R0790 | |
| Debts owed to credit institutions | R0800 | |
| Financial liabilities other than debts owed to credit institutions | R0810 | |
| Insurance & intermediaries payables | R0820 | |
| Reinsurance payables | R0830 | |

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|---|---|---|
| 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

| | | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | | | | | | | | |
|---|----------------|---|-------|--------|---|------------------|---|--|-----------|--|--|--|
| | Medic expen | MedicalIncome Worke expense protectionmper insurancesurancesurancesurar | | | r Other Marine,Fire le motor aviationand | | | GeneralCredit liability and insurah se retyship | | | | |
| | | | | insura | nce | transp insura | o rd amag n ce proper insura | ty | insurance | | | |
| Premiums written | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | | | |
| Gross R01 Direct Business | 10 | | | | | | | | | | | |
| Gross R01 2 Proportional reinsurance accepted | 20 | | | | | | | | | | | |
| Gross R01 Non- proportional reinsurance accepted | 30 | | | | | | | | | | | |
| Reinsure R01 4 share | 40 | | | | | | | | | | | |
| Net R02 |)0 | | | | | | | | | | | |
| Premiums | | 1 | 1 | | | | l | I | | | | |

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|---|-------------------------|----------------|------------|-------------|---------------------------------|-----------------------------------|--------------|-----------------------------|----------------------------|-------------|
| Direct | | - | | - | | | | <u> </u> | | |
| Busines | s | | | | | | | | | |
| Gross – Proporti reinsura accepted | onal nce | | | | | | | | | |
| Gross – Non- proporti reinsura accepted | onal nce | | | | | | | | | |
| Reinsur share | e Rs0240 | | | | | | | | | |
| Net | R0300 | | | | | | | | | |
| Claims | | | | 1 | 1 | 1 | 1 | L | | |
| incurre | d | | | | | | | | | |
| Gross – Direct Busines | | | | | | | | | | |
| Gross – Proporti reinsura accepte | onal nce | | | | | | | | | |
| Gross – Non- proporti reinsura accepted | onal nce | | | | | | | | | |
| Reinsur share | e R:0340 | | | | | | | | | |
| Net | R0400 | | | | | | | | | |
| Change in other technic provisi | al ons | | | 1 | 1 | 1 | 1 | | | |
| Gross – Direct Busines | | | | | | | | | | |
| Gross – Proport reinsura accepted | onal nce | | | | | | | | | |
| Gross – Non- | -R0430 | | | | | | | | | |

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| know Chan details Auth (EU <u>E</u> | vn to be in for ges that have)EUR 2015 N ority under p xit) Regulati | rce on or befo been made a No. 2452 may powers set out ons 2018 (S.I. | mission Imp re 18 July 20 ppear in the be subject to in The Fina 2018/1115), | lementing Re 24. There are content and a amendment ncial Regulat regs. 2, 3, So | view as at 16/ gulation (EU) e changes tha ure referenced by EU Exit In ors' Powers (ch. Pt. 2. Thes | 2015/2452 at may be bro d with annota astruments ma Technical Sta se amendmen | ught into forc tions. (See er ade by the Pr andards etc.) ts are not cur | ce at a future ad of Docume udential Reg (Amendment rrently availa | date. ent for ulation etc.) ble on | |
|---|---|---|---|--|---|--|--|--|--|--|
| | | ils of relevant | amending in | struments ca | n be found on | their websit | e/s. (See end | of Document | for details) | |
| reinsurar accepted | | | | | | | | | | |
| Reinsure | R0:440 e | | | | | | | | | |
| Net | R0500 | | | | | | | | | |
| Expense incurred | | | | | | | | | | |
| Other expenses | R1200 s | | | | | | | | | |
| Total expense: | R1300 | | | | | | | | | |
| I | | non-life reinsura (direct b accepted reinsura | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | Line of business for: accepted non-proportional reinsurance | | | | |
| | | Legal | | ndeliscell | | Casual | • | , Proper | y | |
| | | expense | | financia | al | | aviation, transport | | | |
| | | insuran C0100 | <u>ce</u> C0110 | loss C0120 | C0130 | C0140 | C0150 | C0160 | C0200 | |
| Premiur | ns | 0100 | COTTO | 0120 | 0150 | 0140 | 0150 | 0100 | 0200 | |
| Gross — Direct Business | R0110 | | | | | | | | | |
| Gross — Proportio reinsurar accepted | nce | | | | | | | | | |
| Gross — Non- proportio reinsurar accepted | nce | | | | | | | | | |
| Reinsure share | r R 0140 | | | | | | | | | |
| Net | R0200 | | | | | | | | | |
| Premiur earned | ns | , | | , | ·] | | | | | |
| Gross — Direct Business | R0210 | | | | | | | | | |
| Gross — Proportio | - R0220 onal | | | | | | | | | |

| proportion reinsurar accepted | nce | | | | | |
|---|---------------------------|---|---|---|--|--|
| Reinsure share | r R0240 | | | | | |
| Net | R0300 | | | | | |
| Claims incurred | 1 | L | 1 | 1 | | |
| Gross — Direct Business | | | | | | |
| Gross — Proportio reinsurar accepted | onal nce | | | | | |
| Gross — Non- proportic reinsurar accepted | nce | | | | | |
| Reinsure share | r R0340 | | | | | |
| Net | R0400 | | | | | |
| Changes in other technica provisio Gross — Direct Business | nl nns R0410 | | | | | |
| Gross — Proportio reinsurar accepted | nce | | | | | |
| Gross — Non- proportic reinsurar accepted | nce | | | | | |
| Reinsure share | r R0440 | | | | | |

| kno Chai detail Aut (EU) | wn to be in f 1ges that ha s)EUR 2015 hority under Exit) Regula | Force on or l ve been maa No. 2452 n powers set utions 2018 | Commission before 18 Ju le appear in 1ay be subje out in The I (S.I. 2018/1) | Implementi ly 2024. The the content ect to amena Financial Ra [15], regs. 2 | ere are chan t and are ref lment by EU egulators' P 2, 3, Sch. Pt. | on (EU) 2 oges that n ferenced w I Exit Instr owers (Te 2. These o | 22018. 015/2452 is i nay be broug vith annotatio ruments madu cchnical Stand amendments heir website/s | ht into force (ons. (See end e by the Prua dards etc.) (A are not curre | at a future d of Documen lential Regu Imendment e ently availab | ate. t for lation etc.) le on |
|--------------------------------------|---|---|---|--|--|---|---|--|---|---|
| Expensincurre | esR0550 d | | | | | | | | | |
| Other expense | R1200 | | | | | | | | | |
| Total expense | R1300 | | | | | | | | | |
| | | | | | fe insura | | - | Life reinsur obligat | ions | Total |
| | | | Insura | | | | utiesnnui | | | |
| | | insura | n ce ith profit | linked and | life insura | | mingtemn from | ningeinsu | rancesu | rance |
| | | | partici | | msuru | non- | non- | | | |
| | | | | linked | | life | life | | | |
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| | | | | | | and | and | | | |
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| | | | | | | to healt | to h insura | nce | | |
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| | | | | | | | ationther | | | |
| | | | | | | | than | | | |
| | | | | | | | health | | | |
| | | | | | | | obliga | | | |
| | | C0210 | C0220 | C0230 | C0240 | C025 | 0 C0260 | 0 C0270 | C0280 | C0300 |
| Premiu | ms | | | | | | | | | |
| written | D1 (10 | | | | | | | | | |
| Gross | R1410 | | | | | | _ | | | |
| Reinsur share | e R \$1420 | | | | | | | | | |
| Net | R1500 | | | | | | | | | |
| Premiu earned | ms | | | | 1 | | | | | |
| Gross | R1510 | | | | | | | | | |
| Reinsur share | eRs1520 | | | | | | | | | |
| Net | R1600 | | | | | | | | | |
| Claims incurre | d | | | | 1 | 1 | | _1 | 1 | |
| Gross | R1610 | | | | | | | | | |
| Reinsur share | eRs1620 | | | | | | | | | |

| | | | Stat | us: Point in | time view a | s at 16/12/2 | 018. | | | |
|----------|------------------|----------------|--------------|---------------|---------------|--------------|--------------|---------------|---------------|-------------|
| C | hanges to l | egislation: (| Commission | Implementi | ng Regulatio | on (EU) 201 | 5/2452 is up | o to date wit | h all change | 25 |
| kno | wn to be in | force on or l | before 18 Ju | ly 2024. The | ere are chan | iges that ma | y be brough | t into force | at a future d | ate. |
| Cha | nges that ha | ve been maa | de appear in | the content | and are ref | erenced with | h annotation | ns. (See end | of Documen | t for |
| | | | | | | Exit Instru | | | | |
| | | | | | | owers (Tech | | | | |
| (EU | Exit) Regula | ations 2018 | (S.I. 2018/1 | 115), regs. 2 | , 3, Sch. Pt. | 2. These an | iendments a | re not curre | ntly availab | le on |
| Netation | . R1700 e | tails of relev | ant amendi | ng instrume | nts can be fo | ound on thei | r website/s. | (See end of | Document f | or details) |
| Change | 25 | | | | | | | | | |
| in | | | | | | | | | | |
| | | | | | | | | | | |
| other | | | | | | | | | | |
| technic | al | | | | | | | | | |
| provisi | ons | | | | | | | | | |
| Gross | R1710 | | | | | | | | | |
| GIOSS | KI/10 | | | | | | | | | |
| Reinsur | e R :1720 | | | | | | | | | |
| share | | | | | | | | | | |
| Share | | | | | | | | | | |
| Net | R1800 | | | | | | | | | |
| | D 4000 | | | | | | | | | |
| Expens | | | | | | | | | | |
| incurre | d | | | | | | | | | |
| Other | R2500 | | | | | | | | | |
| | | | | | | | | | | |
| expense | 5 | | | | | | | | | |
| Total | R2600 | | | | | | | | | |
| expense | | | | | | | | | | |
| CAPCHE | | | | | | | | | | |

S.05.02.01

Premiums, claims and expenses by country

| <u>r rennum</u> | | Home Country | emiums | Total Top 5 and home | | | | |
|---|----------------|-----------------|--------|-------------------------------|-------|-------|-------|---------------|
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | country C0070 |
| | R0010 | | | | | | | |
| | | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 |
| Premium written | is | 1 | 1 | | | | | |
| Gross — Direct Business | R0110 | | | | | | | |
| Gross — Proportio reinsurand accepted | | | | | | | | |
| Gross — Non- proportion reinsurand accepted | | | | | | | | |
| Reinsurer share | s R0140 | | | | | | | |

| | inges to legisla | tion: Commiss | sion Implemen | | n (EU) 2015/2 | 452 is up to da | | |
|-------------------------|-----------------------------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|-----------------|
| | to be in force es that have be | | | | | | | |
| | EUR 2015 No. rity under pow | | | | | | | |
| (EUEx | it) Regulations | 2018 (S.I. 201 | 8/1115), regs. | 2, 3, Sch. Pt. 2 | . These amend | ments are not | currently avail | able on |
| | RO200 ils d | of relevant ame | naing instrum | ents can be joi | ina on their we | ebsite/s. (See e | na of Documer | it for aetails) |
| Premium earned | IS | | | | | | | |
| Gross — | R0210 | | | | | | | |
| Direct Business | | | | | | | | |
| Gross — | R0220 | | | | | | | |
| Proportio reinsuran | | | | | | | | |
| accepted | | | | | | | | |
| Gross — | R0230 | | | | | | | |
| Non- | nol | | | | | | | |
| proportion reinsuran | | | | | | | | |
| accepted | | | | | | | | |
| Reinsurer share | s R0240 | | | | | | | |
| Net | R0300 | | | | | | | |
| Claims | | | | | | | | |
| incurred | | | | | | | | |
| Gross — Direct | R0310 | | | | | | | |
| Business | | | | | | | | |
| Gross — | | | | | | | | |
| Proportio reinsuran | | | | | | | | |
| accepted | | | | | | | | |
| Gross — | R0330 | | | | | | | |
| Non- proportion | nal | | | | | | | |
| reinsuran | | | | | | | | |
| accepted | | | | | | | | |
| Reinsurer share | s R0340 | | | | | | | |
| Net | R0400 | | | | | | | |
| Changes | | | | | | | | |
| in other | | | | | | | | |
| technical provision | | | | | | | | |
| Gross — | R0410 | | | | | | | |
| Direct | | | | | | | | |
| Business | | | | | | | | |
| Gross — Proportio | R0420 | | | | | | | |
| ιοροιιο | Indi | | | | | | | |

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

| veinsuran accepted | €uk. Details | of relevant am | nding instru | nents can be f | ound on their w | website/s. (See | end of Docum | ent for details) |
|---|----------------|-----------------|--------------|--------------------------|-----------------|-----------------|--------------|--|
| Gross — Non- proportion reinsurand accepted | | | | | | | | |
| Reinsurer share | s R0440 | | | | | | | |
| Net | R0500 | | | | | | | |
| Expenses incurred | R0550 | | | | | | | |
| Other expenses | R1200 | | | | | | | |
| Total expenses | R1300 | | | | | | | |
| | | Home Country | | ountries (b — non-lif | | of gross pro | emiums | Total Top 5 and home country |
| | | C0150 | C0160 | C0170 | C0180 | C0190 | C0200 | C0210 |
| | R1400 | | | | | | | |
| | | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 |
| Premium written | S | | | | | | | 1 |
| Gross | R1410 | | | | | | | |
| Reinsurer share | s R1420 | | | | | | | |
| Net | R1500 | | | | | | | |

Premiums earned Gross R1510 ReinsurersR1520 share

Net

R1600 Claims incurred

| Gross | R1610 | | | | |
|-----------------|----------------|--|--|--|--|
| Reinsurer share | s R1620 | | | | |
| Net | R1700 | | | | |

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 Restanges ov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) in other technical provisions Gross R1710 ReinsurersR1720 share Net **R1800 Expenses R1900** incurred Other R2500 expenses Total R2600 expenses

S.12.01.02

Life and Health SLT Technical Provisions

| | | an lo rdex- | | | Other | | | | iti & scep | |
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| | | | | | | | | obliga | tions | |
| | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0150 |
| Technic 20010 | | | | | | | | | | |
| provisions | | | | | | | | | | |
| calculated | | | | | | | | | | |
| as a | | | | | | | | | | |
| whole | | | | | | | | | | |
| Total R0020 | | | | | | | | | | |
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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 amendments are not currently available on Refer tion, gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| | i.gov.uk. L | etails of re | levant ame | nding instr | ruments ca | n be found | on their we | ebsite/s. (Se | e end of D | ocument fo | r details, |
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| Chan | ges that h | nave been i | nade appe | ar in t | he content and a | are referenced | d wit | h annotations. (| See end of | Docum | ient for |
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| (EULE | xit) Regu | lations 20 | 18 (S.I. 201 | 18/111 | 5), regs. 2, 3, Se | ch. Pt. 2. The | se an | nendments are p | not current | ly avail | able on |
| reinsur: | | etails of re | levant ame | ending | instruments ca | n be found or | n thei | ir website/s. (Se | e end of D | ocumen | it for details) |
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| recoverab | les | | | | | | |
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| reinsuran | ce/ | | | | | | |
| SPV | | | | | | | |
| and | | | | | | | |
| Finite | | | | | | | |
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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 amendments are not currently available on Restartion.gov/uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

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| total | | | | | | | |
| Risk | R0100 | | | | | | |
| Margin | | | | | | | |
| Amount | | | | | | | |
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| transitiona | 1 | | | | | | |
| on | | | | | | | |
| Technical | | | | | | | |
| Provisions | | | | | | | |
| Technical | | | | | | | |
| Provision | | | | | | | |
| calculated | l | | | | | | |
| as a | | | | | | | |
| whole | | | | | | | |
| Best | R0120 | | | | | | |
| estimate | | | | | | | |
| Risk | R0130 | | | | | | |
| margin | | | | | | | |
| Technical | R0200 | | | | | | |
| provisions | | | | | | | |
| total | | | | | | | |
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S.17.01.02

Non-life Technical Provisions

| | Direct | business | and acce | epted pro | portiona | l reinsura | ance | | |
|---|--------|------------------|------------------|-----------|----------|------------|------------------|----------|-----------------------|
| | | alIncom | | | | | | | alCredit |
| | | e protec | | | | | | liabilit | • |
| | insura | n ċe sura | n ċe sura | | - | | other | | n se rretyship |
| | | | | insura | nce | | o rd amag | e | insurance |
| | | | | | | insura | | | |
| | | | | | | | proper | - | |
| | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | insura C0080 | | C0100 |
| TechnicaR0010 provisions calculated as a whole Total R0050 Recoverables | | | | | | 20070 | | | |
| from reinsurance/ SPV and Finite Re after the adjustment | | | | | | | | | |

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| legi tation. | .gov.uk. De | tails of relev | ant amendi | ng instrume | nts can be fo | ound on thei | ir website/s. | (See end of | Document f | or details) |
|---------------------|-------------|----------------|------------|-------------|---------------|--------------|---------------|-------------|------------|-------------|
| expecte | ed | | | | | | | | | |
| losses | | | | | | | | | | |
| due | | | | | | | | | | |
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| whole | | | | | | | | | | |
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| provisio | ons | | | | | | | | | |
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| Best | | | | | | | | | | |
| estimate | e | | | | | | | | | |
| Premiu | | | | | | | | | | |
| provisi | ons | | | | | | | | | |
| Gross | R0060 | | | | | | | | | |
| | | | | | | | | | | |
| Total | R0140 | | | | | | | | | |
| recover | rable | | | | | | | | | |
| from | | | | | | | | | | |
| reinsur | ance/ | | | | | | | | | |
| SPV | | | | | | | | | | |
| and | | | | | | | | | | |
| Finite | | | | | | | | | | |
| Re | | | | | | | | | | |
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| default | | | | | | | | | | |
| Net | R0150 | | | | | | | | | |
| Best | | | | | | | | | | |
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| Provisi | ons | | | | | | | | | <u> </u> |

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|---------------|-------------|----------------|------------|-------------|---------------|--------------|--------------|-------------|------------|-------------|
| provisi | ons | | | | | | | | | |
| Gross | R0160 | | | | | | | | | |
| Total | R0240 | | | | | | | | | |
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| from | | | | | | | | | | |
| reinsu | rance/ | | | | | | | | | |
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| to | | | | | | | | | | |
| counte | rnarty | | | | | | | | | |
| default | | | | | | | | | | |
| Net | R0250 | | | | | | | | | |
| Best | 10250 | | | | | | | | | |
| Estima | te | | | | | | | | | |
| of | | | | | | | | | | |
| Claims | | | | | | | | | | |
| Provisi | | | | | | | | | | |
| Total | R0260 | | | | | | | | | |
| Best | 10200 | | | | | | | | | |
| estimat | ·e | | | | | | | | | |
| gross | | | | | | | | | | |
| Total | R0270 | | | | | | | | | |
| Best | K0270 | | | | | | | | | |
| estimat | | | | | | | | | | |
| net | с — | | | | | | | | | |
| | D0290 | | | | | | | | | |
| Risk | R0280 | | | | | | | | | |
| margin | | | | | | | | | | |
| Amour | 11 | | | | | | | | | |
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| as a whole | | | | | | | | | | |
| whole | Dogoo | | | | | | | | | |
| Best | R0300 | | | | | | | | | |
| estima | te | | | | | | | | | |

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| provisio | | | | | | | | | |
| Gross | R0060 | | | | | | | | |
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| Total | R0140 | | | | | | | | |
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Status: Point in time view as at 16/12/2018. 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 Restation. gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) to counterparty default R0150 Net Best Estimate of Premium Provisions Claims provisions Gross R0160 Total R0240 recoverable from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default Net R0250 Best Estimate of Claims Provisions Total R0260 Best estimate gross R0270 Total Best estimate ---net Risk R0280 margin Amount of the transitional on

| know Chan details Auth | Status: Point in time view as at 16/12/2018. 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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| Provisio | ns | | | | | | | | | | |
| Technic Provisio calculat | | | | | | | | | | | |
| as a whole | | | | | | | | | | | |
| Best estimat | R0300 | | | | | | | | | | |
| Risk | R0310 | | | | | | | | | | |
| margin | | | | | | | | | | | |
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| from reinsur contract SPV and Finite Re after the adjustm for expecte losses due to counter default total Technice | t/ nent d party | | | | | | | | | | |
| provisio minus recover from reinsur SPV and Finite Re — total | ables | | | | | | | | | | |

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| [^{F1} Accident year/ | Z0020 |
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Gross Claims Paid (non-cumulative)

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| N-8 | R01 | 70 | | | | | | | | | | | | R01 | 70 | | |
| N-7 | R01 | 80 | | | | | | | | | | | | R01 | 80 | | |
| N-6 | R01 | 90 | | | | | | | | | | | | R01 | 90 | | |
| N-5 | R02 | 00 | | | | | | | | | | | | R02 | 00 | | |
| N-4 | R02 | 10 | | | | | | | | | | | | R02 | 10 | | |
| N-3 | R02 | 20 | | | | | | | | | | | | R02 | 20 | | |
| N-2 | R02 | 30 | | | | | | | | | | | | R02 | 30 | | |
| N-1 | R02 | 40 | | | | | | | | | | | | R02 | 40 | | |
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Gross undiscounted Best Estimate Claims Provisions

| (abso | lute a | moun | t) | | | | | | | | | | | | |
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| N-9 | R016 | 50 | | | | | | | | | | | | R016 | 50 |
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| N-7 | R018 | 80 | | | | | | | | | | | | R018 | 80 |
| N-6 | R019 | 0 | | | | | | | | | | | | R019 | 0 |
| N-5 | R020 | 0 | | | | | | | | | | | | R020 | 0 |
| N-4 | R021 | 0 | | | | | | | | | | | | R021 | 0 |
| N-3 | R022 | 0 | | | | | | | | | | | | R022 | 20 |

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(absolute amount)

| N-2 | R023 | 30 | | | | | | | R023 | 50 |
|-----|------|-----------|--|--|--|--|--|------|------|-----------|
| N-1 | R024 | 0 | | | | | | | R024 | 0 |
| N | R025 | 50 | | | | | | | R025 | 50 |
| | | | | | | | | Tota | R026 | 50 |

Textual Amendments

F1 Substituted by Commission Implementing Regulation (EU) 2017/2190 of 24 November 2017 amending and correcting Implementing Regulation (EU) 2015/2452 laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial condition report according to Directive 2009/138/EC of the European Parliament and of the Council (Text with EEA relevance).

S.22.01.21

Impact of long term guarantees and transitional measures

| p | g ···· gun | antees and th | | r | | |
|--|------------|---------------------|------------------------|------------------------|----------------------|--------------------|
| | | Amount with Long | Impact of transitional | Impact of transitional | Impact of volatility | Impact of matching |
| | | Term | on | on | adjustment | adjustment |
| | | Guarantee | technical | interest | set to zero | set to zero |
| | | measures and | provisions | rate | | |
| | | transitionals | | | | |
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical provisions | R0010 | | | | | |
| Basic own funds | R0020 | | | | | |
| Eligible own | R0050 | | | | | |
| funds to meet Solvency Capital | | | | | | |
| Requireme | nt | | | | | |
| Solvency Capital Requirement | R0090 | | | | | |
| Eligible own funds to meet Minimum | R0100 | | | | | |

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

| kg apitai gov.ul | k. Details of releva | nt amending instru | ments can be foun | d on their website/ | s. (See end of Doci | iment for details) |
|-------------------------|----------------------|--------------------|-------------------|---------------------|---------------------|--------------------|
| Requireme | nt | | | | | |
| Minimum | R0110 | | | | | |
| Capital | | | | | | |
| Requireme | nt | | | | | |

S.22.01.22

Impact of long term guarantees and transitional measures

| | | Amount with Long Term Guarantee measures | Impact of transitional on technical provisions | Impact of transitional on interest rate | Impact of volatility adjustment set to zero | Impact of matching adjustment set to zero |
|--|-------|--|--|---|--|--|
| | | and | ^ | | | |
| | | transitionals | | | | |
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical provisions | R0010 | | | | | |
| Basic own funds | R0020 | | | | | |
| Eligible own funds to meet Solvency Capital Requiremen | R0050 | | | | | |
| Solvency | R0090 | | | | | |
| Capital Requirement | | | | | | |

S.23.01.01

Own funds

| | Total C0010 | Tier 1 — unrestricted C0020 | Tier 1 — restricted C0030 | Tier 2 C0040 | Tier 3 C0050 |
|---|----------------|-----------------------------------|---------------------------------|-----------------|-----------------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of | | | | | |

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|--|----------------------|--------------------|-------------------|---------------------|---------------------|--------------------|
| Regulation (EU) 2015/35 | | | | | | |
| Ordinary share capital (gross of own shares) | R0010 | | | | | |
| Share premium account related to ordinary share capital | R0030 | | | | | |
| Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual- type undertakings | | | | | | |
| Subordinated mutual member accounts | 1R0050 | | | | | |
| Surplus funds | R0070 | | | | | |
| Preference shares | R0090 | | | | | |
| Share premium account related to preference shares | R0110 | | | | | |
| Reconciliation reserve | ark0130 | | | | | |
| Subordinated liabilities | IR0140 | | | | | |

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| Asistationson ul | . Requisor releva | nt amending instru | ments can be foun | d on their website/ | s. (See end of Doci | ment for details) |
|-------------------------|-------------------|--------------------|-------------------|---------------------|---------------------|-------------------|
| equal to the | | | | | | |
| value of net | | | | | | |
| | | | | | | |
| deferred tax | | | | | | |
| assets | | | | | | |
| Other own | R0180 | | | | | |
| fund items | 110100 | | | | | |
| approved | | | | | | |
| | | | | | | |
| by the . | | | | | | |
| supervisory | | | | | | |
| authority as | | | | | | |
| basic own | | | | | | |
| funds not | | | | | | |
| specified | | | | | | |
| above | | | | | | |
| Own funds | | | | | | |
| from the | | | | | | |
| financial | | | | | | |
| statements | | | | | | |
| that should | | | | | | |
| not be | | | | | | |
| represented | | | | | | |
| by the | | | | | | |
| reconciliatio | n | | | | | |
| reserve | | | | | | |
| and do not | | | | | | |
| meet the | | | | | | |
| criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as | | | | | | |
| Solvency II | | | | | | |
| own funds | | | | | | |
| Own funds | R0220 | | | | | |
| from the | 10220 | | | | | |
| financial | | | | | | |
| | | | | | | |
| statements that should | | | | | | |
| | | | | | | |
| not be | | | | | | |
| represented | | | | | | |
| by the reconciliation | | | | | | |
| | 1 | | | | | |
| reserve and do not meet | | | | | | |
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| the criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as Solvency | | | | | | |
| II own | | | | | | |
| funds | | | | | | |

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| Deductions | c. Details of releva | nt amending instru | ments can be foun | d on their website/s | s. (See end of Doci | ment for details) |
|--|----------------------|--------------------|-------------------|----------------------|---------------------|-------------------|
| [^{F1} Deduction for participation in financial and credit institutions | | | | | |] |
| 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 callable on demand | | | | | | |
| Unpaid and uncalled preference shares callable on demand | R0320 | | | | | |
| A legally binding commitment to subscribe and pay for subordinated | | | | | | |

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| | t. Details of releva | nt amenaing instru | ments can be joun | d on their website/ | s. (See end of Doci | iment for aetails) |
|--|----------------------|--------------------|-------------------|---------------------|---------------------|--------------------|
| on demand | | | | | | |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/ EC | R0340 | | | | | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/ EC | 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 | | | | | |

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|---|----------------------|--------------------|-------------------|----------------------|---------------------|--------------------|
| and eligible own funds | | | | | | |
| Total available own funds to meet the SCR | R0500 | | | | | |
| Total available own funds to meet the MCR | R0510 | | | | | |
| Total eligible own funds to meet the SCR | R0540 | | | | | |
| Total eligible own funds to meet the MCR | R0550 | | | | | |
| SCR | R0580 | | | | | |
| MCR | R0600 | | | | | |
| Ratio of Eligible own funds to SCR | R0620 | | | | | |
| Ratio of Eligible own funds to MCR | R0640 | | | | | |
| | | | | | | |
| Deeer all's 4 | ~~ | C0060 | | | | |
| Reconciliati reserve | 011 | | | | | |
| Excess of assets over liabilities | R0700 | | | | | |
| Own shares (held directly and indirectly) | R0710 | | | | | |

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| Tesistation solution | egulations 2018 (S Reprizent releva | nt amending instru | <u>s. 2, 3, Sch. Pt. 2.</u> ments can be foun | d on their website/. | s. (See end of Doci | iment for details) |
|--|--|--------------------|--|----------------------|---------------------|--------------------|
| dividends, distributions and charges | | | | | | |
| Other basic own fund items | R0730 | | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | | | | | |
| Reconciliati reserve | o R 0760 | | | | | |
| 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 | | | | | |

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Own funds

| | | 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 | ns | | | | | |
| 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 | R0050 | | | | 1 | |

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| accounts | | | | |
|--|--------|--|--|--|
| Non- available subordinated mutual member accounts at group level | | | | |
| Surplus funds | R0070 | | | |
| Non- available surplus funds at group level | R0080 | | | |
| Preference shares | R0090 | | | |
| Non- available preference shares at group level | R0100 | | | |
| Share premium account related to preference shares | R0110 | | | |
| Non- available share premium account related to preference shares at group level | R0120 | | | |
| Reconciliation reserve | aR0130 | | | |
| Subordinated liabilities | R0140 | | | |
| Non- available subordinated liabilities at group level | R0150 | | | |

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|---|---------------------------|--------------------|-------------------|----------------------|---------------------|-------------------|
| equal to the value of net deferred tax assets | | | | | | |
| The amount equal to the value of net deferred tax assets not available at the group level | R0170 | | | | | |
| 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 | | | | | | |

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| not be | | | | | | |
| represented | | | | | | |
| by the | | | | | | |
| reconciliatio | n | | | | | |
| reserve | | | | | | |
| and do not | | | | | | |
| meet the | | | | | | |
| | | | | | | |
| criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as | | | | | | |
| Solvency II | | | | | | |
| own funds | | | | | | |
| F1 | D0000 | | | | | 1 |
| [^{F1} Own | R0220 | | | | |] |
| funds | | | | | | |
| from the | | | | | | |
| financial | | | | | | |
| statements | | | | | | |
| that shall | | | | | | |
| not be | | | | | | |
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| by the | | | | | | |
| reconciliation | n | | | | | |
| reserve and | | | | | | |
| do not meet | | | | | | |
| the criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as Solvency | | | | | | |
| II own | | | | | | |
| funds | | | | | | |
| Deductions | | | | | | |
| | | | | | | |
| Deductions | R0230 | | | | | |
| for | | | | | | |
| participation | s | | | | | |
| in other | | | | | | |
| financial | | | | | | |
| undertakings | - | | | | | |
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| regulated | | | | | | |
| undertakings | | | | | | |
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| out | | | | | | |
| financial | | | | | | |
| activities | | | | | | |
| [F1,whore of | R0240 | | | | |] |
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| known to b Changes th details)EUR Authority (EU Exit) R togt Atitiolg ov.ui | ne in force on or b at have been mad 2015 No. 2452 m under powers set egulations 2018 (| commission Implem efore 18 July 2024. e appear in the con ay be subject to an out in The Financic S.I. 2018/1115), reg ant amending instru | enting Regulation There are changes atent and are refere nendment by EU Ex al Regulators' Pow 35. 2, 3, Sch. Pt. 2. | (EU) 2015/2452 is s that may be broug nced with annotati cit Instruments mad ers (Technical Stan These amendments | with into force at a j ons. (See end of D le by the Prudentic dards etc.) (Amen are not currently of | future date. ocument for al Regulation dment etc.) qvailable on |
| 228 of the Directive 2009/138/ EC | | | | | | |
| Deductions for participation where there is non- availability of information (Article 229) | R0250 | | | | | |
| Deduction for participation included by using D&A when a combination of methods is used | R0260 s | | | | | |
| 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 | R0310 | | | | | |

initial funds,

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| contributions | | | | | | |
| or the | | | | | | |
| equivalent | | | | | | |
| basic | | | | | | |
| own fund | | | | | | |
| item for | | | | | | |
| mutual and | | | | | | |
| mutual — | | | | | | |
| type | | | | | | |
| undertakings | | | | | | |
| callable on | , | | | | | |
| demand | | | | | | |
| ucilialiu | | | | | | |
| Unpaid and | R0320 | | | | | |
| uncalled | | | | | | |
| preference | | | | | | |
| shares | | | | | | |
| callable on | | | | | | |
| demand | | | | | | |
| | Dagaa | | | | | • |
| [^{F2} A legally | R0330 | | | | |] |
| binding | | | | | | |
| commitment | | | | | | |
| to subscribe | | | | | | |
| and pay for | | | | | | |
| subordinated | | | | | | |
| liabilities | | | | | | |
| on demand | | | | | | |
| rF1T attang | R0340 | | | | | |
| [^{F1} Letters | 10340 | | | | | |
| of credit | | | | | | |
| and | | | | | | |
| guarantees | | | | | | |
| under | | | | | | |
| Article | | | | | | |
| 96(2) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| Letters of | R0350 | | | | |] |
| credit and | 10000 | | | | | 1 |
| guarantees | | | | | | |
| other than | | | | | | |
| under | | | | | | |
| Article | | | | | | |
| 96(2) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| 2009/138/ EC | | | | | | |
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| known to b | s to legislation: Co be in force on or be | fore 18 July 2024. | There are changes | s that may be broug | ght into force at a f | future date. |
| | at have been made 2015 No. 2452 ma | | | | | |
| Authority | under powers set o | ut in The Financia | enument by EO Ex Il Regulators' Powe | ers (Technical Stan | dards etc.) (Amend | dment etc.) |
| (EUExit) R | egulations 2018 (S | I. 2018/1115), reg | s. 2. 3. Sch. Pt. 2. | These amendments | are not currently | available on |
| ** | RO360 f releva | nt amenaing instru | ments can be joun | a on their website/. | s. (See end of Doci | iment for aetails) |
| members calls | | | | | | |
| under first | | | | | | |
| subparagrapl | n | | | | | |
| of Article | | | | | | |
| 96(3) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ EC | | | | | | |
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| Supplementa members | n k 0370 | | | | | |
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| of Article $O(2) = f(1)$ | | | | | | |
| 96(3) of the Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| Non | R0380 | | | | | |
| available | | | | | | |
| ancillary | | | | | | |
| own funds | | | | | | |
| at group level | | | | | | |
| | | | | | | |
| Other | R0390 | | | | | |
| ancillary own funds | | | | | | |
| Total | R0400 | | | | | |
| ancillary | 110700 | | | | | |
| own funds | | | | | | |
| Own funds | | | | | | |
| of other | | | | | | |
| financial | | | | | | |
| sectors | | | | | | |
| [^{F1} Credit | R0410 | | | | |] |
| Institutions, | | | | | | |
| investment firms, | | | | | | |
| financial | | | | | | |
| institutions, | | | | | | |
| alternative | | | | | | |
| investment | | | | | | |
| fund | | | | | | |
| managers, UCITS | | | | | | |
| 00115 | | | I | | | I |

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 Inginagengengen. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| companies | . Details of refera | ni umenuing instru | menus can se jour | . (Bee end of Boel | |
|---|---------------------|--------------------|-------------------|--------------------|---|
| companies | | | | | |
| Institutions for occupational retirement provision | R0420 | | | | |
| Non regulated entities carrying out financial activities | R0430 | | | | |
| [^{F1} 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 combination of method | R0450 | | | | |
| Own funds aggregated when using the D&A and combination of method net of IGT | R0460 | | | | |
| Total available own funds to meet the consolidated | R0520 | | | | |

| | | mmission Impleme | | (EU) 2015/2452 is | | |
|---|---|--|---|---|---|---|
| Changes th details)EUR Authority (EU Exit) R | at have been made 2015 No. 2452 ma under powers set o egulations 2018 (S | appear in the con ty be subject to am ut in The Financia 1. 2018/1115), reg | tent and are refered endment by EU Ex el Regulators' Powe s. 2, 3, Sch. Pt. 2. | s that may be broug nced with annotati cit Instruments maa ers (Technical Stan These amendments d on their website/. | ons. (See end of Do le by the Prudentia dards etc.) (Amena are not currently o | ocument for Il Regulation Iment etc.) available on |
| (excluding own funds from other financial sector and from the undertakings included | | n unerang insi a | | | | interior actuals) |
| Total available own funds | R0530 | | | | | |
| to meet the minimum consolidated group SCR | | | | | | |
| Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) | R0560 | | | | | |
| Total eligible own funds to meet the minimum consolidated group SCR | R0570 | | | | | |
| Minimum consolidated Group SCR | R0610 I | | | | | |
| Ratio of Eligible own funds to Minimum Consolidate | R0650 d | | | | | |

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 Grissup n.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| | t. Details of releva | nt amending instru | ments can be foun | d on their website/s | s. (See end of Doci | iment for details) |
|--|----------------------|--------------------|-------------------|----------------------|---------------------|--------------------|
| SCR | | | | | | |
| 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 55 | | | | | |
| | | | | | | |
| | | C0060 | | | | |
| Reconciliati reserve | on | | | | | |
| Excess of assets over liabilities | R0700 | | | | | |
| Own shares (held directly and indirectly) | R0710 | | | | | |
| Foreseeable dividends, distributions and charges | R0720 | | | | | |

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 (agis buti base or u | egulations 2018 (S k. R07i30 f releva | nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | d on their website/. | s. (See end of Doci | ment for details) |
|--|---|--------------------|---|----------------------|---------------------|-------------------|
| own fund | 10/50 | | | | | |
| items | | | | | | |
| 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 | | | | | | |
| [^{F1} Expected profits included in future premiums (EPIFP) — Life business | R0770 | | | | | |
| [^{F1} Expected profits included in future premiums (EPIFP) — Non- life business | R0780 | | | | |] |
| [^{F1} Total EPIFP | R0790 | | | | |] |

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 legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

Textual Amendments

F2 Inserted by Commission Implementing Regulation (EU) 2017/2190 of 24 November 2017 amending and correcting Implementing Regulation (EU) 2015/2452 laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial condition report according to Directive 2009/138/EC of the European Parliament and of the Council (Text with EEA relevance).

S.25.01.21

Solvency Capital Requirement — for undertakings on Standard Formula

| Solvency Capital | Requirement | tor under takings o | × | |
|--|-------------|--|-------|------------------------|
| | | Gross solvency capital requirement | USP | Simplifications |
| | | C0110 | C0090 | [^{F1} C0120] |
| 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 technical provisions | R0140 | | | |
| Loss- absorbing | R0150 | | | |

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 Regulative for the fourth of th

| | is of relevant amending in | struments can be found or | their website/s. (See end | of Document for details) |
|----------------------|----------------------------|---------------------------|---------------------------|--------------------------|
| deferred taxes | | | | |
| Capital | R0160 | | | |
| requirement | | | | |
| for business | | | | |
| | | | | |
| operated in | | | | |
| accordance | | | | |
| with Art. 4 | | | | |
| of Directive | | | | |
| 2003/41/EC | | | | |
| Solvency | R0200 | | | |
| capital | 10200 | | | |
| | | | | |
| requirement | | | | |
| excluding | | | | |
| capital add-on | | | | |
| Capital add- | R0210 | | | |
| on already set | | | | |
| Solvency | R0220 | | | |
| capital | 10220 | | | |
| | | | | |
| requirement | | | | |
| Other | | | | |
| information on | | | | |
| SCR | | | | |
| Capital | R0400 | | | |
| requirement for | | | | |
| duration-based | | | | |
| | | | | |
| equity risk sub- | | | | |
| module | | | | |
| Total amount | R0410 | | | |
| of Notional | | | | |
| Solvency | | | | |
| Capital | | | | |
| Requirement | | | | |
| for remaining | | | | |
| 6 | | | | |
| part Total amount | D0420 | | | |
| Total amount | R0420 | | | |
| of Notional | | | | |
| Solvency | | | | |
| Capital | | | | |
| Requirements | | | | |
| for ring fenced | | | | |
| funds | | | | |
| Total amount | R0430 | | | <u> </u> |
| of Notional | 10150 | | | |
| | | | | |
| Solvency | | | | |
| Capital | | | | |
| Requirements | | | | |
| for matching | | | | |
| adjustment | | | | |
| portfolios | | | | |
| | 1 | | 1 | |

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

| Diversification tai | ls RO440 nt amending in | struments can be found or | their website/s. (See end | of Document for details) |
|---------------------|--------------------------------|---------------------------|---------------------------|--------------------------|
| effects due to | | | | |
| RFF nSCR | | | | |
| aggregation | | | | |
| for article 304 | | | | |

S.25.01.22

Solvency Capital Requirement — for groups on Standard Formula

| | | Gross solvency capital requirement | USP | Simplifications |
|--|-------|--|------------------------|------------------------|
| | | C0110 | [^{F1} C0090] | [^{F1} C0120] |
| 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 technical provisions | R0140 | | | |
| Loss- absorbing capacity of deferred taxes | R0150 | | | |
| Capital requirement | R0160 | | | |

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 for business. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

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|----------------------------|---------------------------|------------------------------|-------------------------------|
| 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 | 110220 | | |
| | | | |
| requirement | | | |
| Other | | | |
| information on | | | |
| SCR | | | |
| Capital | R0400 | | |
| requirement | 110700 | | |
| 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 | | | |
| Requirements | | | |
| | | | |
| for matching | | | |
| adjustment | | | |
| portfolios | | | |
| Diversification | R0440 | | |
| effects due to | | | |
| RFF nSCR | | | |
| aggregation | | | |
| | | | |
| for article 304 | | | |

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

| Minimum uk. Detai | ls RO4 e7Ont amending in | struments can be found or | their website/s. (See end | |
|------------------------|---------------------------------|---------------------------|---------------------------|--|
| consolidated | | | | |
| group | | | | |
| solvency | | | | |
| capital | | | | |
| requirement | | | | |
| Information on | | | | |
| other entities | | | | |
| Capital | R0500 | | | |
| requirement | | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) | | | | |
| Capital | R0510 | | | |
| requirement | | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) – | - | | | |
| Credit | | | | |
| institutions, | | | | |
| investment | | | | |
| firms and financial | | | | |
| institutions, | | | | |
| alternative | | | | |
| investment | | | | |
| funds | | | | |
| managers, | | | | |
| UCITS | | | | |
| management | | | | |
| companies | | | | |
| Capital | R0520 | | | |
| requirement | 10020 | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) — | + | | | |
| Institutions | | | | |
| for | | | | |
| occupational | | | | |
| retirement | | | | |
| provisions | | | | |
| Capital | R0530 | | | |
| requirement | | | | |
| | | | | |

| known to be in for Changes that have details)EUR 2015 N Authority under p (EU Exit) Regulatio | ce on or before 18 July 20 been made appear in the lo. 2452 may be subject to owers set out in The Finan ons 2018 (S.I. 2018/1115), | ementing Regulation (EU) 24. There are changes that content and are referenced amendment by EU Exit In ncial Regulators' Powers (regs. 2, 3, Sch. Pt. 2. The struments can be found on | at may be brought into forc d with annotations. (See en astruments made by the Pr (Technical Standards etc.) se amendments are not cu | ee at a future date. ad of Document for udential Regulation (Amendment etc.) grently available on |
|---|---|---|---|---|
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) — | - | | | |
| Capital | | | | |
| requirement | | | | |
| for non- | | | | |
| regulated | | | | |
| entities | | | | |
| carrying out | | | | |
| financial | | | | |
| activities | | | | |
| Capital | R0540 | | | |
| requirement | | | | |
| for non- | | | | |
| controlled | | | | |
| participation | | | | |
| requirements | | | | |
| Capital | R0550 | | | |
| requirement | | | | |
| for residual | | | | |
| undertakings | | | | |
| Overall SCR | | | | |
| SCR for | R0560 | | | |
| undertakings | | | | |
| included via D | | | | |
| and A | | | | |
| Solvency | R0570 | | | |
| capital | | | | |
| requirement | | | | |
| * | L | | L | L |

S.25.02.21

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

| Unique | Components | Calculation | Amount | USP | Simplifications |
|----------------------------|-------------|-------------|----------|------------------------|------------------------|
| number of | description | of the | modelled | | |
| component | | Solvency | | | |
| | | Capital | | | |
| | | Requirement | | | |
| C0010 | C0020 | C0030 | C0070 | [^{F1} C0090] | [^{F1} C0120] |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Calculation of Solvency | | C0100 | | | |

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

| Gapital.gov.uk. L | etails of relevant ame | nding instruments ca | n be found on their we | ebsite/s. (See end of D | ocument for details) |
|-------------------|------------------------|----------------------|------------------------|-------------------------|----------------------|
| Requirement | | | | | |

| Requirement | | | |
|--|-------|--|--|
| Total undiversified components | R0110 | | |
| Diversification | R0060 | | |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | | |
| Solvency capital requirement excluding capital add- on | R0200 | | |
| Capital add- ons already set | R0210 | | |
| Solvency capital requirement | R0220 | | |
| Other information on SCR | | | |
| Amount/ estimate of the overall loss- absorbing capacity of technical provisions | R0300 | | |
| Amount/ estimate of the overall loss- absorbing capacity ot deferred taxes | R0310 | | |
| Capital requirement for duration- | R0400 | | |

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 bassationquityk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| risk sub- module | | v v | |
|---|-------|-----|---|
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | | |
| [^{F1} Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | |] |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | R0430 | | |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | | |

S.25.02.22

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

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
|----------------------------------|------------------------|---|--------------------|------------------------|------------------------|
| C0010 | C0020 | C0030 | C0070 | [^{F1} C0090] | [^{F1} C0120] |
| | | | | | |
| | | | | | |
| Calculation of Solvency | | C0100 | | | |

Status: Point in time view as at 16/12/2018.

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

| Capital.gov.uk. 1 | Details of relevant ame | nding instruments ca | n be found on their we | bsite/s. (See end of D | ocument for details) |
|-------------------|-------------------------|----------------------|------------------------|------------------------|----------------------|
| Requirement | | | | | |

| Requirement | | | |
|--|-------|--|--|
| Total undiversified components | R0110 | | |
| Diversification | R0060 | | |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | | |
| Solvency capital requirement excluding capital add- on | R0200 | | |
| Capital add- ons already set | R0210 | | |
| Solvency capital requirement for undertakings under consolidated method | R0220 | | |
| Other information on SCR | | | |
| Amount/ estimate of the overall loss- absorbing capacity of technical provisions | R0300 | | |
| Amount/ estimate of the overall loss- absorbing | R0310 | | |

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 Cappaniby.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| Capital requirement for duration- based equity risk sub- module | R0400 | | |
|---|-------|--|---|
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | | |
| [^{F1} Total amount of Notional Solvency Capital Requirements for ring fenced funds | 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 | R0500 | | |

deferred taxes

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 **fugancial**gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| | | enaing instruments ca | | · · · · · |
|--|-------|-----------------------|--|-----------|
| sectors (Non- | | | | |
| insurance | | | | |
| capital requirements) | | | | |
| | | | | |
| Capital | R0510 | | | |
| requirement | | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) - | | | | |
| Credit | | | | |
| institutions, investment | | | | |
| firms and | | | | |
| financial | | | | |
| institutions, | | | | |
| alternative | | | | |
| investment | | | | |
| funds | | | | |
| managers, | | | | |
| UCITS | | | | |
| management | | | | |
| companies | | | | |
| | | | | |
| Canital | R0520 | | | |
| Capital requirement | R0520 | | | |
| requirement | R0520 | | | |
| requirement for other | R0520 | | | |
| requirement for other financial | R0520 | | | |
| requirement for other | R0520 | | | |
| requirement for other financial sectors (Non- | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital | R0520 | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance capital | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance capital requirements) - | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance capital requirements) - Capital | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance capital requirements) - Capital requirements) - Capital requirements) - | | | | |
| requirement for other financial sectors (Non- insurance capital requirements) - Institutions for occupational retirement provisions Capital requirement for other financial sectors (Non- insurance capital requirements) - Capital | | | | |

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| carrying out financial activities | petatis of relevant amo | | | |
|---|-------------------------|-------|--|--|
| Capital requirement for non- controlled participation requirements | R0540 | | | |
| Capital requirement for residual undertakings | R0550 | | | |
| | | C0100 | | |
| Overall SCR | | 0100 | | |
| SCR for undertakings included via D and A | R0560 | | | |
| Solvency capital requirement | R0570 | | | |

S.25.03.21

Solvency Capital Requirement — for undertakings 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 (transitional) | R0160 | |

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| Solveine cabinations 2010 (5.1. 20 | 18/1115), regs. 2, 5, Sch. Pt. 2. These amend er Ringing ruments can be found on their w | ebsite/s. (See end of Document for details) |
|---|---|---|
| requirement excluding capital add-on | | |
| 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 | |
| [^{F1} Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 |] |
| 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 | |

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Capital requirement for R0160 business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency capital **R0200** requirement excluding capital add-on Capital add-ons already set R0210 Solvency capital **R0220** requirement Other information on SCR Amount/estimate of the R0300 overall loss-absorbing capacity of technical provisions Amount/estimate of the R0310 overall loss-absorbing capacity of deferred taxes Total amount of Notional R0410 Solvency Capital Requirements for remaining part [^{F1}Total amount of R0420 1 Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional R0430 Solvency Capital Requirement for matching adjustment portfolios R0440 Diversification effects due to RFF nSCR aggregation for article 304 Minimum consolidated group R0470 solvency capital requirement Information on other entities Capital requirement for **R0500** other financial sectors (Non-insurance capital requirements) Capital requirement for R0510 other financial sectors

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 (Dontinsurancoe capital levant amending instruments can be found on their website/s. (See end of Document for details)

| | 0 | · · · · · · · · · · · · · · · · · · · |
|--|-------|---------------------------------------|
| requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions | R0520 | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non- regulated entities carrying out financial activities | R0530 | |
| Capital requirement for non-controlled participation requirements | R0540 | |
| Capital requirement for residual undertakings | R0550 | |
| | | |

S.28.01.01

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

| Linear formula component for non-life insurance and reinsurance obligations | | | | | |
|---|-------|------------------|-------|--|--|
| | | C0010 | | | |
| MCR _{NL} Result | R0010 | | | | |
| | | | | Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months |
| | | | | C0020 | C0030 |
| Medical expression expression of the second | • | and proportional | R0020 | | |

Income protection insurance and proportional **R0030** reinsurance

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| Lesislesionsormularcilonsplomententodinginsatteettisurball | end nuheinshites (See ordie Attoms tor details) |
|--|---|
| | 8 |

| Workers' compensation insurance and proportional reinsurance | R0040 |
|--|-------|
| Motor vehicle liability insurance and proportional reinsurance | R0050 |
| Other motor insurance and proportional reinsurance | R0060 |
| Marine, aviation and transport insurance and proportional reinsurance | R0070 |
| Fire and other damage to property insurance and proportional reinsurance | R0080 |
| General liability insurance and proportional reinsurance | R0090 |
| Credit and suretyship insurance and proportional reinsurance | R0100 |
| Legal expenses insurance and proportional reinsurance | R0110 |
| Assistance and proportional reinsurance | R0120 |
| Miscellaneous financial loss insurance and proportional reinsurance | R0130 |
| Non-proportional health reinsurance | R0140 |
| Non-proportional casualty reinsurance | R0150 |
| Non-proportional marine, aviation and transport reinsurance | R0160 |
| Non-proportional property reinsurance | R0170 |
| | |

Linear formula component for life insurance and reinsurance obligations

| | | C0040 | | | |
|--|-------|-------|--|--|---|
| MCR _L Result | R0200 | | | | |
| | | | | Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | Net (of reinsurance/ SPV) total capital at risk |
| | | | | C0050 | C0060 |
| Obligations with profit participation — guaranteed benefits | | R0210 | | | |
| Obligations with profit participation — future discretionary benefits | | R0220 | | | |

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| Index-linked and unit-linked insurance obligations | R0230 |
|--|-------|
| Other life (re)insurance and health (re)insurance obligations | R0240 |
| Total capital at risk for all life (re)insurance obligations | R0250 |

Overall MCR calculation

| | | C0070 |
|--------------------------------|-------|-------|
| Linear MCR | R0300 | |
| SCR | R0310 | |
| MCR cap | R0320 | |
| MCR floor | R0330 | |
| Combined MCR | R0340 | |
| Absolute floor of the MCR | R0350 | |
| | | C0070 |
| Minimum Capital Requirement | R0400 | |

S.28.02.01

Minimum Capital Requirement — Both life and non-life insurance activity

| | | Non- life activities | | | Non-life activities | | Life activ | vities |
|--|----------|------------------------------|-----------|-----------------------|---|---|----------------------------|-------------------|
| | | MCR _{(NI} Result | , N∰CR(NL | _{,L)} Result | | | | |
| | | C0010 | C0020 | | | | | |
| Linear formula compone for non- life insurance and reinsuran obligatio | e nce | | | | | | | |
| | | | | | Net (of reinsura SPV) best estimate and TP calculate | written premiun in the last 12 months | n cej nsura SPV) | last 12 months |

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| | | | | enns ean de je | whole | | whole | |
|--|------------|-------------------------------|--|----------------|------------------------|-------|-----------|--------|
| | | | | | C0030 | C0040 | C0050 | C0060 |
| Medical e | | surance and | 1 | R0020 | | | | |
| Income proportion | | nsurance an | nd | R0030 | | | | |
| Workers' proportion | | tion insurar rance | nce and | R0040 | | | | |
| Motor vel proportion | | lity insuran | ce and | R0050 | | | | |
| Other more reinsurance | | nce and pro | portional | R0060 | | | | |
| Marine, a and prope | | d transport insurance | insurance | R0070 | | | | |
| | | age to prope ortional reir | | R0080 | | | | |
| General li proportion | | surance and rance | | R0090 | | | | |
| Credit and proportion | | ip insuranc rance | e and | R0100 | | | | |
| Legal expenses insurance and proportional reinsurance | | | R0110 | | | | | |
| Assistanc | e and prop | portional re | insurance | R0120 | | | | |
| Miscellan and prope | | ncial loss in insurance | surance | R0130 | | | | |
| Non-prop | ortional h | ealth reinsu | rance | R0140 | | | | |
| Non-prop | ortional c | asualty rein | surance | R0150 | | | | |
| Non-prop transport | | narine, avia ce | tion and | R0160 | | | | |
| Non-prop | ortional p | roperty reir | isurance | R0170 | | | | |
| | | Non- life activities | Life activities | | Non-life activities | | Life acti | vities |
| | | MCR _{(L,N} Result | _{(L,} MCR _{(L,I} Result | .) | | | | |
| | | C0070 | C0080 | | | | | |
| Linear formula compone for life insurance and | | | | | | | | |

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| | | | | Net (of reinsura | Net (of n cei nsura | Net (of an cei nsura | Net (of n c einsura |
|---|-------------------|------------|----|---|-------------------------------------|---|-------------------------------------|
| | | | | SPV) best estimate and TP calculate as a whole | SPV) total capital at risk | SPV) best estimate and TP calculate as a whole | SPV) total capital at risk |
| Obligations with profit guaranteed benefits | t participation — | R02 | 10 | C0090 | C0100 | C0110 | C0120 |
| Obligations with profit future discretionary be | | R022 | 20 | | | | |
| Index-linked and unit-linked insurance obligations | | R023 | 30 | | | | |
| Other life (re)insurance (re)insurance obligatio | | R024 | 40 | | | | |
| Total capital at risk for (re)insurance obligatio | | R025 | 50 | | | | |
| Overall MCR calculat | ion | | | J | | 1 | |
| | | | 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 calculat | tion | | n-life activi | | Life activiti | es |
| Notional linear MCR | R0500 | | 0 | 140 | | C0150 | |
| Notional SCR excluding add-on (annual or latest calculation) | R0510 | | | | | | |

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| Notel cipals MCR cails of m | el R0520 ending instruments ca | n be found on their website/s. (So | ee end of Document for details) |
|------------------------------------|---------------------------------------|------------------------------------|---------------------------------|
| 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

| Country | Identifica | atiByppe | Legal | Туре | Legal | Category | | |
|------------|--------------|----------|----------|-----------|-------------|-----------------|-----------|-------------|
| | code | of | name | of | form | (mutual/ | Authority | Y |
| | of the | code | of the | undertaki | ng | non | | |
| | undertak | | undertak | ing | | mutual) | | |
| | | ID of | | | | | | |
| | | the | | | | | | |
| | | undertak | ing | | | | | |
| C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | (cont) |
| | | | | | | | | |
| Criteria c | of influence | e | | | | Inclusion | in the | Group |
| | | | | | | scope of | group | solvency |
| | | | | | | supervisi | on | calculation |
| % | % used | % | Other | Level | Proportio | n a lES/ | Date | Method |
| capital | for the | voting | criteria | of | share | NO | of | used |
| share | establish | meights | | influence | used | | decision | and |
| | of | | | | for | | if art. | under |
| | consolida | ated | | | group | | 214 is | method |
| | accounts | | | | solvency | | applied | 1, |
| | | | | | calculation | on | | treatment |
| | | | | | | | | of the |
| | | | | | | | | undertaking |
| 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.

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S.02.01/*Exit* **Balances sheets**. *1.* 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 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 recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits. |
| C0010/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 |

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| | enang insir umenis can be jound on men w | 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 multilateral trading facility, as defined by Directive 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 |

| known to be in force on or before Changes that have been made app details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 2 | Status: Point in time view as at 16/12/2014 sission Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may b ear in the content and are referenced with a subject to amendment by EU Exit Instrument The Financial Regulators' Powers (Technic 018/1115), regs. 2, 3, Sch. Pt. 2. These amen nending instruments can be found on their w | 2452 is up to date with all changes e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation cal Standards etc.) (Amendment etc.) drammanatescandafunderann |
|---|---|---|
| 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 ('CDOp'). Assets under this category are not subject to 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 |

| | Status: Point in time view as at 16/12/2018 | |
|---|--|---|
| known to be in force on or before 1 Changes that have been made appendetails)EUR 2015 No. 2452 may be s Authority under powers set out in 1 (EU Exit) Regulations 2018 (S.I. 2010) | sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with ar ubject to amendment by EU Exit Instrument the Financial Regulators' Powers (Technick (8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | e brought into force at a future date. notations. (See end of Document for ts made by the Prudential Regulation al Standards etc.) (Amendment etc.) hundertaking font Collective finivestiment in Pranstentable tails) |
| | | 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 that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. |

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 Standards of the derived with annotation of the result of the derived with the set of the derived with a set of

| | nenang instruments can be jound on men w | as of the reporting date is reported 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. |
| C0010/R0240 | Loans on policies | Loans made to policyholders, collateralised on policies (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 |

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 amendre and the analysis of the analysis of the content of legislation.gov.uk. Details of relevant amending instruments can be found on their webgeings (See eshaf Dosfreet) (Arect) (See eshaf Dosfreet) (See eshaf Dosfree

| | | 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, 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 |

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 in Elucided in Cashtaine flows legislation.gov.uk. Details of relevant amending instruments can be found on their websfetec former of Provision for tetails)

| | | 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 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 |

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 amendration Strable in the formation legislation.gov.uk. Details of relevant amending instruments can be found on their website Constrained in the details)

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| 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 proportionate methodology used for the purposes of 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 |

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| known to be in force on or Changes that have been m details)EUR 2015 No. 2452 Authority under powers s (EU Exit) Regulations 2016 | Commission Implementing Regulation (EU) 2015/2 r before 18 July 2024. There are changes that may b ade appear in the content and are referenced with an may be subject to amendment by EU Exit Instrumen et out in The Financial Regulators' Powers (Technic 8 (S.I. 20)8/1115), regs. 2, 3, Sch. Pt. 2. These amen evant amending instruments can be found on their w | e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) di ptionistions ibountion vailab it fo n |
| | | 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 the transitional deduction to technical provisions 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 |

| 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. |

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| known to be in force on or before a Changes that have been made appe details)EUR 2015 No. 2452 may be Authority under powers set out in COO(HI) FAV5 Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may be ar in the content and are referenced with ar subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technic 18 Technics 12 Provisions These amend ending instruments can be found on their w Health (Similar to not not not here) Best estimate | 452 is up to date with all changes e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) AMENTS ats not currently awail while out |
| 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 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.

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.) CO0 ft() RW62 (gulations 2018 (S.I. 20) 8 ft(LE) mean 2 provide for the semenament of the work of the semenament of the seme

| C00 (FU/Row 2 Coulations 2018 (S.I. 2018 [Helfmiresa] 2005 Fisions. These amend mentions are not converted with an ending instruments can be found on their website (s. (See end of Document for details) Registration.gov.uk. Details of relevant amending instruments can be found on their website (s. (See end of Document for details) Registration (Second Counter the Second Counter the Secon | | | |
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| | technical provisions calculated as a whole | 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. 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/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 | |

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 perspectional are inproved for the opproves of details)

| ingustation.gov.an. Details of retorant a | nenaing instruments can be jound on their w | MCR calculation. |
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| 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. |
| C0010/R0670 | Technical provisions — life (excl. health and index– linked 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 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. |

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| | | 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 in accordance with the proportionate 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 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. |

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| known to be in force on or before 1 Changes that have been made appe | sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with ar | e brought inte motations. (S | o force at a f See end of De | future date. ocument for |
| | subject to amendment by EU Exit Instrumer The Financial Regulators' Powers (Technic | | | |
| C0040/R0740gulations 2018 (S.I. 20 | Continuents can be found on their w | Iments orain | apenteritat | algilable on |
| | | liabilitie balance the criter | events a existence confirm the occur non-oc of one of uncerta events i within the enti a present that arise events of (i) | on that rom past and whose ce will be ned only by urrence or currence or more in future not wholly the control of ty; or nt obligation ses from past |
| C0010/R0750 | Provisions other than technical provisions | Liabilitio timing o the ones 'Pension The prov | es of unc or amount disclose benefit visions au | t, excluding |

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 labola astunation legislation.gov.uk. Details of relevant amending instruments can be found on their webmade Saw here these memory and the sum of the su

| C0010/R0760 | Pension benefit obligations | obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the 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, credit rating or credit index, or other variable, provided in the case of a non- financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types |

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| Changes to legislation: Commis known to be in force on or before I Changes that have been made appe details)EUR 2015 No. 2452 may be s Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technica 8/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their we | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for ats made by the Prudential Regulation al Standards etc.) (Amendment etc.) ments are not of ROMATACTS (Paat |
| | | 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 provide a financial statements value. |
| 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 |

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 amendre ampanices of the provember that the set of th

| | | 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 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 |

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| 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:

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

[^{F1}This template shall be reported 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 except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance statements and insurance 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 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 |

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 amendrations (See end of Document for legislation.gov.uk. Details of relevant amending instruments can be found on their websfethes Fact and the Document and the subject of the set of t

| | | may relate in whole or in part to a later financial year. |
|----------------------|--|---|
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0200 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0210 | Premiums earned — Gross — Direct business | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned |

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 provide the approximation of the formation of the formation of the function of the formation of the function of the

| legislation.gov.uk. Details of relevant an | nending instruments can be found on their w | (Consurance ous mession for actails) |
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| C0010 to C0120/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0130 to C0160/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non– proportional reinsurance accepted business. |
| C0010 to C0160/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0010 to C0160/R0300 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0310 | Claims incurred Gross — Direct business | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for |

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 amendmediations during the financial legislation.gov.uk. Details of relevant amending instruments can be found on their webyear. felered of Omsuration details)

| | amenaing instruments can be jound on their w | contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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| 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 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. |

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 as the consense of adapted legislation.gov.uk. Details of relevant amending instruments can be found on their webmigging Separate to particular set.

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| 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. |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if |

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's at 1000 there we of the property of the set of the s

| | enaing instruments can be jound on their w | leading to a loss).] |
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| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |

| | Status: Point in time view as at 16/12/2018 | Document Generatea: 2024-07-18 |
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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.) | | |
| CONTRALEXICT RAGE DUATIONS 2008 (S. I. 20 | Experises indiffedt. 2. These amena ending instruments can be found on their w | dments are not currently anailable on |
| | | during the reporting period, on accrual basis. |
| C0200/R0110-R0550 | Total | Total for different items for all Lines of Business. |
| C0200/R1200 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by lines of business. 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 reinsuranc | 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 — 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 |

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| C0210 to C0280/R1510 | Premiums earned — Gross | written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business. |
|----------------------|--|---|
| C0210 to C0280/R1520 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0210 to C0280/R1600 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1610 | Claims incurred — Gross | Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and |

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 amendrical Standards etc.) and the prior of details) legislation.gov.uk. Details of relevant amending instruments can be found on their webmical affresem and agermetry or details)

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| 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. |
| 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. |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase |

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 the Edited Instruments for details) legislation.gov.uk. Details of relevant amending instruments can be found on their welter of the Section of the dials

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| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} C0210 to C0280/R1800 | Change in other technical provisions — Net | Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| 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. |
| | Total expenses | Amount of all technical |

| <i>Status:</i> Point in time view as at 16/12/2018. | | |
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| Changes to legislation: Commiss | sion Implementing Regulation (EU) 2015/2 | 452 is up to date with all changes |
| known to be in force on or before 1 | 8 July 2024. There are changes that may be | e brought into force at a future date. |
| Changes that have been made appea | ar in the content and are referenced with an | notations. (See end of Document for |
| details)EUR 2015 No. 2452 may be s | ubject to amendment by EU Exit Instrument | ts made by the Prudential Regulation |
| Authority under powers set out in T | The Financial Regulators' Powers (Technic | al Standards etc.) (Amendment etc.) |
| C02 HV Heric 6280/R2 7008 (S.I. 20) legislation.gov.uk. Details of relevant amo | SIGLAI HANGUIL St Surfelicersment anding instruments can be found on their we | mentsatamouning the resting the |
| | | 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:

[^{F3}This section relates to annual disclosure of information for individual entities. Insurance and reinsurance undertakings are not required to disclose template S.05.02.01 of Annex I where the home country represents 90 % or more of the total gross written premiums.]

Textual Amendments

F3 Substituted by Commission Implementing Regulation (EU) 2018/1843 of 23 November 2018 amending Implementing Regulation (EU) 2015/2452 as regards the scope of application of the template for disclosing premiums, claims and expenses by country (Text with EEA relevance).

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.

[^{F1}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 except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance 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 '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:

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

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(c) (EU EXTREGONIATELY2Where thestwood and to provide 25 eristicose mas motified (host) country) when legislation. the contract was sold the double of the country) when legislation. the contract was sold the double of the country of the country

(d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

| | ITEM | INSTRUCTIONS |
|--|---|--|
| Non–life insurance and reinsurance obligations | | |
| C0020 to C0060/R0010 | Top 5 countries (by amount of gross premiums written) — non–life obligations | Identify the ISO 3166–1 alpha–2 code of the countries being 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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| egistation.got.an. Details of referant am | ending instruments can be jound on men w | gross provision for unearned premiums related to non– proportional reinsurance accepted business. |
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| 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. |
| 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 |

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 means are listed that finance on legislation.gov.uk. Details of relevant amending instruments can be found on their weby first first of the first of the data set.

| | amenaing instruments can be Jouna on their w | proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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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 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 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 |

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 reduced objution on the content and and for the financial registration of the financial reg

| | | This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) |

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| | | of other technical provisions leading to a loss).] |
|--------------------------------------|---|--|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| 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 |

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| | | 1 |
|------------------------------|--|--|
| Life insurance and reinsuran | ce 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 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 |

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| legislation.gov.uk. Details of relevant | amending instruments can be found on their | 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 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. |

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 Standards etc.) (Amendment etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their wehmet adserver for expresses foundails)

| | | 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. |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a |

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 amendm@gatevio.com@unf.afaNatteation legislation.gov.uk. Details of relevant amending instruments can be found on their website(os@preved of Document for details)

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|--------------------------------------|---|---|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| 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

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.)

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Lines of business 'Index–linked and unit–linked insurance', 'Other life insurance' and 'Health insurance' are split between 'Contracts without options and guarantees' and 'Contracts with options or guarantees'. For this split the following should be considered:

- 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 | |

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 amendrates unated ascative and be the problem legislation.gov.uk. Details of relevant amending instruments can be found on their website https://www.sch.astates.com/sch.astates/fas.details)

| | | defined in Annex I to Delegated Regulation (EU) 2015/35. | |
|---|--|---|--|
| C0150/R0020 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of recoverables from reinsurance/SPV and 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 | Technical provisions calculated as a sum of best estimate and risk margin | | |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0030 | Technical provisions calculated as a sum of 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. | |

| Status. | Point in | time view a | as at 16/12/2018. |
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|---------|----------|-------------|-------------------|

| Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes |
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| 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.) |
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| legieleyion source Details of relevant amending instruments on be found on their websites. (See end of Document for detail |

| Logislation governe Details of relevant ame | notal Recoverables 410m ² and their with the second on their with the second on the second on the second on the second of the s | "Amount of Recoverables" ebsite/s. (Sae end of Document for details) After adjustment for expected |
|--|--|--|
| C0100 to C0140, C0170, C0180, C0190, C0200/R0040 | Re after the adjustment for expected losses due to counterparty default | losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/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, |

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| registation.gov.uk. Details of relevant and | enaing instruments can be jound on their w | 2015/35. |
|--|---|--|
| C0150/R0100 | Risk Margin — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of Risk Margin for Life other than health insurance, includingUnit– Linked. |
| C0210/R0100 | Risk Margin — Total (Health similar to life insurance) | Total amount of Risk Margin for Health similar to life insurance. |
| Amount of the transitional on | Technical Provisions | · |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110 | Technical Provisions calculated as a whole | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| 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. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0210/R0110 | Technical Provisions calculated as a whole — Total (Health similar to life insurance) | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120 | Best Estimate | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business. |

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| | | when it reduces the technical provisions.] |
|--|---|--|
| C0150/R0120 | Best Estimate — Total (Life other than health insurance, including Unit–Linked) | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit–Linked. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0210/R0120 | Best Estimate — Total (Health similar to life insurance) | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Health similar to life insurance. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130 | Risk Margin | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| 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. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0210/R0130 | Risk Margin — Total (Health similar to life insurance) | Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance. [^{F1} This value shall be disclosed as a negative value |

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 and the converse of Document for details) legislation.gov.uk. Details of relevant amending instruments can be found on their website(s) (Surged of Document for details)

| 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. | | |
| C0210/R0200 | Technical Provisions — Total — Total (Health similar to life insurance) | Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. | | |

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.

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.)

Accepted proportional or instruments in the installable, considered to get bat with the direct business in the Classifier of the constant amending instruments can be found on their website/s. (See end of Document for details)

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 calculated 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. | | |
| C0180/R0010 | Technical provisions calculated as a whole — Total Non–Life obligation | The total amount of technical provisions calculated as a 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 | | |

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 and of the subject set and legislation.gov.uk. Details of relevant amending instruments can be found on their webieting for the subject of details)

Delegated Regulation (EU) 2015/35.

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

| C0020 to C0170/R0060 | Best Estimate of Premium provisions, Gross, total | The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business. |
|----------------------|---|---|
| C0180/R0060 | Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total | The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. |
| C0020 to 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. |

| known to be in force on or befo Changes that have been made a details)EUR 2015 No. 2452 may | Status: Point in time view as at 16/12/2018 mission Implementing Regulation (EU) 2015/2- re 18 July 2024. There are changes that may be ppear in the content and are referenced with an be subject to amendment by EU Exit Instrumen in The Financial Regulators' Powers (Technica | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for ts made by the Prudential Regulation |
|---|---|---|
| CONTENTEXIO RASTINUTE AN 12018 (S.I. | 201 Best Estimate Self Claithese amend amending instruments can be found on their we | Iments granat gurrantik available on to |
| 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 default — Direct and accepted reinsurance business | The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business |
| C0180/R0240 | Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default. | The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0250 | Net best estimate of Claims provisions — Direct and accepted reinsurance business | The amount of net best estimate for claims provisions, for each line of business 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 |

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 amendmets amendmets and by the area and the analysis on legislation.gov.uk. Details of relevant amending instruments can be found on their weising any of the area and th

| 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. |
| C0180/R0280 | Total Non–Life obligations, Total risk margin | The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). |
| Amount of the transitional on | Technical Provisions | · |
| C0020 to C0170/R0290 | Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0180/R0290 | Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole | Total amount, for 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 |

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 nDologatod Regulations (EU) legislation.gov.uk. Details of relevant amending instruments can be found on their web204/5/345 end of Document for details)

| | amenaing instruments can be jouna on their w | [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
|----------------------|--|---|
| C0020 to C0170/R0300 | Amount of the transitional on Technical Provisions — Best Estimate | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| 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. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| C0020 to C0170/R0310 | Amount of the transitional on Technical Provisions — Risk Margin | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. [^{F1} This value shall be disclosed as a negative value when it reduces the technical provisions.] |
| 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. [^{F1} This value shall be disclosed as a negative value |

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 amendmethetrathsectives that the technical legislation.gov.uk. Details of relevant amending instruments can be found on their webpice is is provided to details)

| Technical provisions — Tota | | |
|-----------------------------|--|---|
| 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 adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business. |
| C0020 to C0170/R0340 | Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance — Direct and accepted reinsurance business | The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the |

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 amendrical site on all constructions legislation.gov.uk. Details of relevant amending instruments can be found on their wertwert of the provided of the relevant amending instruments can be found on their wertwert of the provided of the relevant amending instruments can be found on their wertwert of the relevant amending instruments can be found on their wertwert of the relevant amending instruments can be found on the relevant amending instruments can be found on the relevant amending the relevant amending instruments can be found on the relevant amending the relevant amending instruments can be found on the relevant amending the relevant amending instruments can be found on the relevant amending the rel

| 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 |
|-----------------------------------|--|---|
| Z0020 | Accident year or Underwriting year | Disclose the standard used by the undertakings 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 |

| Changes to legislation: Commis known to be in force on or before 1 Changes that have been made appe details)EUR 2015 No. 2452 may be s Authority under powers set out in 2 (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technico 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their we | 452 is up to date with all changes e brought into force at a future date. notations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) Indexclopments of chargeross |
|---|--|--|
| | | 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. |
| [^{F1} 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 R0100 to R0250. R0260 is the total of R0100 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 estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not. The data are in absolute amount, non–cumulative and undiscounted. |
| [^{F1} 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 |

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 amendmet State Changes it portions legislation.gov.uk. Details of relevant amending instruments can be found on their webyear (From RO1000mot R0250)s)

| -8 | year)/11011110110100 to 100200:-/ |
|----|-----------------------------------|
| | R0260 is the total of R0100 |
| | 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 |
|-----------------------------|---|---|
| [^{F1} C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures] |
| [^{F1} C0030/R0010 | Impact of transitional on technical provisions — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional on technical provisions. It shall be the difference between the technical provisions without transitional deduction on technical provisions and the technical provisions with LTG and transitional measures.] |
| [^{F1} C0050/R0010 | Impact of transitional on interest rate — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest |

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 for standards etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their websetmixed ept of the standards and the standards etc.)

| | vani amenaing instruments can be jouna on their | transitional on technical provisions.] |
|-----------------------------|--|--|
| [^{F1} C0070/R0010 | Impact of volatility adjustment set to zero — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It 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 technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} C0090/R0010 | Impact of matching adjustment set to zero — Technical Provisions | Amount of the adjustment to the gross technical provisions due to the application of the matching adjustment. It 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 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 |

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 applied contracted to the provided of the

| | | transitional deduction to technical provisions and considering technical provisions with long term guarantee ('LTG') and transitional measures. |
|-----------------------------|---|---|
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions without transitional on technical provisions.] |
| [^{F1} 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 basic own funds considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} 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. |

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering 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 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. |
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the |

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 **Rechtaiced: provide on Swith bout** legislation.gov.uk. Details of relevant amending instruments can be found on their we**trigging (Sustered of Decembericed**) details)

| | | provisions.] |
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| [^{F1} 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 eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} 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 eligible own funds to meet SCR considering 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 |

| Status: Point in time view as at 16/12/2018. 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 | | | |
|---|--|--|--|
| Authority under powers set out in C0090/R0090 culations 2018 (S.I. 20 | 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.) COOSIV/ROOSeculations 2018 (S.I. 20) Will Sacross Family Englishing amendment of the back of all the set of the back of a set of the back of t | | |
| registation.gov.uk. Details of relevant um | ending instruments can be found on their w | 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. | |
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions without transitional on technical provisions.] | |
| [^{F1} 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 SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] | |
| [^{F1} C0090/R0090 | Impact of matching adjustment set to zero — SCR | Amount of the adjustment to the SCR due to the application of the matching | |

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 ustance of Bettimarthae details) legislation.gov.uk. Details of relevant amending instruments can be found on their wetting infigured of Bettimarthae details)

| | ending instruments can be found on their w | 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 SCR considering 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. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| [^{F1} 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 the technical provisions without |

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 amendrical stational meliptystimetisters) legislation.gov.uk. Details of relevant amending instruments can be found on their wether (Second Condense)

| | | rate term structure and the eligible own funds to meet MCR calculated with the technical provisions without transitional on technical provisions.] |
|-----------------------------|---|---|
| [^{F1} 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 eligible own funds to meet MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} 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 eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures.] |
| C0010/R0110 | Amount with LTG measures and transitionals — | Total amount of MCR calculated considering |

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 MULTININGEN CAPITADE 2. These amendment in provingions able on legislation.gov.uk. Details of relevant amending informed can be found on their weighted the Regulation for the difference of the result of the results of the relevant amendment set of the fourth of the results of the relevant amendment of the fourth of the results of the relevant amendment of the fourth of the results of the relevant amendment of the fourth of the results of the relevant amendment of the fourth of the results of the relevant amendment of the fourth of the results of the relevant amendment of the relevant amendment of the results of the relevant amendment of the results of the relevant amendment of the relevant amendment of the relevant of the relevant amendment of the relevant amendment of the relevant of the relevant of the relevant amendment of the relevant of the relevant amendment of the relevant of

| | CACELOPICINEM Can be found on men w | to the long term guarantee measures and transitional measures. |
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| 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 and considering technical provisions with LTG and transitional measures. |
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions without transitional on technical provisions.] |
| [^{F1} 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 MCR considering technical provisions without transitional adjustment to the |

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 substrations for the standards etc.) (Second the standards etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their weithing (Standards etc.) (Account for details)

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| [^{F1} 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 considering technical provisions without matching adjustment and without all the other transitional measures and the MCR considering 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 deduce Article 68 of Delegated Regu | ction for participations in other a lation (EU) 2015/35 | financial sector as foreseen in |
| 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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| legistation.gov.uk. Details of relevant an | nendung instruments can be Jourg on their w OTOWN Shares | meets the criteria for Tier 2. |
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| 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 meetsTier 2 criteria. |
| R0050/C0010 | Subordinated mutual member accounts — total | This is the total amount of subordinated mutual member accounts that fully satisfy the |

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 amendratification borul function of the financial details) legislation.gov.uk. Details of relevant amending instruments can be found on their webriefs. 2Ser effect Doctorers for 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 |

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 Stelletecture and be an antibilities of relevant amending instruments can be found on their webites (See end of Document for details)

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| 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 |

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 there is the provide the formation of the financial legislation.gov.uk. Details of relevant amending instruments can be found on their wehrest rifered referitor cument for details)

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| 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 |

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) DE INPRESENTE Constitution These amendments and statements/thaton legislation.gov.uk. Details of relevant amendicomistion and the properties of the set of th

| legislation.gov.uk. Details of relevant am | enteconcilination or escloved and heir w | etaite/notereptesentedebyothetails) |
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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 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 in financial and credit institutions — total | This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35 |
| R0230/C0020 | Deduction for participations in financial and credit institutions — tier 1 unrestricted | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |

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| known to be in force on 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.) | | |
| POTEUExin Regulations 2018 (S.I. 20) | Deduction for the second on their we institutions — tier 1 restricted | InPhisais nucusmbuntaidfathen ebsiles (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. |
| [^{F2} R0230/C0050 | Deductions for participations in financial and credit institutions — tier 3 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35.] |
| 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 |

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 approximation of Document for details)

| R0300/C0040 | Unpaid and uncalled ordinary share capital callable on demand — tier 2 | This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2. |
|-------------|---|---|
| R0310/C0010 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand-total | This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual– type undertakings that has not been called up or paid up but that is callable on demand. |
| R0310/C0040 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual– type undertakings, callable on demand — tier 2 | This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual– type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2. |
| R0320/C0010 | Unpaid and uncalled preference shares callable on demand — total | This is the total amount of preference shares that have not been called up or paid up but that are callable on demand. |
| R0320/C0040 | Unpaid and uncalled preference shares callable on demand — tier 2 | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2. |
| R0320/C0050 | Unpaid and uncalled preference shares callable on demand — tier 3 | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3 |
| R0330/C0010 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total | This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand. |

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| Changes to legislation: Commis known to be in force on or before 1 Changes that have been made appe details)EUR 2015 No. 2452 may be s Authority under powers set out in R03444/CTMAcgulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2: 8 July 2024. There are changes that may be ar in the content and are referenced with an subject to amendment by EU Exit Instrumen [The Financial Regulators' Powers (Technica 8A/1628488 BindingPt. 2. These amend ending instruments and befound on their we committee to Setoschied and pay for subordinated liabilities on demand — tier 2 | 452 is up to date with all changes to brought into force at a future date. notations. (See end of Document for ts made by the Prudential Regulation ul Standards etc.) (Amendment etc.) MPWigais Michary (Amendment etc.) |
| R0330/C0050 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3 | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3. |
| R0340/C0010 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC- total | This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0340/C0040 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC- tier 2 | This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2. |
| R0350/C0010 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC- total | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance |

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| - RESIGNON-GOTION Defans of reform and | | institutions authorised in accordance with Directive 2006/48/EC. |
|--|--|---|
| R0350/C0050 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC- tier 3 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC- total | This is the total amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of |

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 amendmenticide 96(2019) [See 87]; Document for details)

| legistation.gov.uk. Details of relevant and | enaing instruments can be jound on their we | 20009/1988/190 Document for details) |
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| R0370/C0040 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC — tier 2 | This is the amount of any future claims which mutual or mutual–type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC — tier 3 | This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total | This is the total amount of other ancillary own funds. |
| R0390/C0040 | Other ancillary own funds — tier 2 | This is the amount of other ancillary own funds that meet criteria for Tier 2. |
| 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 fur | nds | |

| known to be in force on or befor Changes that have been made ap details)EUR 2015 No. 2452 may b | Status: Point in time view as at 16/12/201 nission Implementing Regulation (EU) 2015/. e 18 July 2024. There are changes that may l pear in the content and are referenced with a e subject to amendment by EU Exit Instrume n The Financial Regulators' Powers (Technis | 2452 is up to date with all changes be brought into force at a future date. unnotations. (See end of Document for ents made by the Prudential Regulation |
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| ROSCHUERIN Regulations 2018 (S.I. | 2018 Hill available bern 2 fill has goer mending instruments can be found on their v | idmentscare not surrently available on |
| 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 |

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 Steller charges and bhat are legislation.gov.uk. Details of relevant amending instruments can be found on their wethers force and the force of force and force of the force

| | | the MCR. |
|-------------|--|--|
| R0510/C0040 | Total available own funds to meet the MCR — tier 2 | This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR. |
| R0540/C0010 | Total eligible own funds to meet the SCR | This is the total amount of available own funds that are eligible to cover the 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. |

| known to be in force on o Changes that have been n details)EUR 2015 No. 245. | Status: Point in time view as at 16/12/2018 : Commission Implementing Regulation (EU) 2015/2- or before 18 July 2024. There are changes that may be hade appear in the content and are referenced with an 2 may be subject to amendment by EU Exit Instrument set out in The Financial Regulators' Powers (Technical | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for ts made by the Prudential Regulation |
|--|---|--|
| ROGON/Exit Regulations 201 | 18 (S.I. 201 MICR regs. 2, 3, Sch. Pt. 2. These amend levant amending instruments can be found on their w | mentscare not surrante available on |
| 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 | 2 | |
| 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 |

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 attaches on the financial legislation.gov.uk. Details of relevant amending instruments can be found on their were the end of the file of the file

| R0770/C0060 | Expected profits included in future premiums (EPIFP) — Life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking. |
|-------------|---|---|
| R0780/C0060 | Expected profits included in future premiums (EPIFP) — Non– life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non–life business of the undertaking. |
| R0790/C0060 | Total Expected profits included in future premiums (EPIFP) | This is the total amount calculated as expected profits included in future premiums. |

S.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 |

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 Be De States Phylored American legislation.gov.uk. Details of relevant amending instruments can be found on their websiteity Stevend of Document for details)

| 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. This amount should be disclosed as a negative value. |
|------------------------------|--|--|
| 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/[^{F1} C0090] | 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 |

| Changes to legislation: Commis | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 | | date with all changes |
|---|--|--|--|
| known to be in force on or before a Changes that have been made appe details)EUR 2015 No. 2452 may be | 18 July 2024. There are changes that may be ar in the content and are referenced with ar subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technic, | e brought inte inotations. (S its made by ti | o force at a future date. See end of Document for he Prudential Regulation |
| (EU Exit) Regulations 2018 (S.I. 20 | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend | dm en ts are no | ot Morandly available on |
| R0040/[^{F1} C0090] | ending instruments can be found on their w. USP — Health underwriting | | |
| | risk | | parameters have been each risk module. At |
| | | | e of the options on the |
| | | | ng 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 |
| | | <u> </u> | Standard deviation |
| | | | for NSLT health reserve risk referred |
| | | | to in Title I Chapter |
| | | | V Section 12 |
| | | | of Delegated Regulation (EU) |
| | | | 2015/35 |
| | | | None |
| | | paramet | than one specific er is used, report parated by comas. |
| R0050/[^{F1} C0090] | USP — Non life | | es which undertaking |
| K0030/[C0090] | underwriting risk | specific used in e least one | parameters have been each risk module. At e of the options on the ng closed list should |
| | | | for non–life premium risk |

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 Standards datastication legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See effor/fignative for degsils)

| | | premium risk Adjustment factor for non– proportional reinsurance Standard deviation for non–life reserve risk None |
|--|--|--|
| R0010, R0030, R0040, R0050/[^{F1} C0120] | 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 Capi | tal Requirement | |
| 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 |

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 amendmetals site on a subject of the formation of the for

| registation govan. Details of reteral | ni amenaing instruments can be jouna on their w | 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 SCI | R | |
| 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)). |

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.)

R0450/C01 Occulations 2018 (S.I. 20) & Utal associant Set Noti These amendments our of the standing for on legislation. gov. uk. Details of relevant amending instruments cap be found on their website's. (See end of Document for details) notional set of Second and Second and

| | Requirements for matching adjustment portfolios | 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 ('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 |

| Changes to legislation: Commis known to be in force on or before I Changes that have been made appe details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with ar subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technic 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for tts made by the Prudential Regulation al Standards etc.) (Amendment etc.) Intents are not Surrent Quaritative on ebsite/s. (See entreferminingor iskails) |
|---|--|---|
| | | 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, undertaking shall attribute a number to each component different from 1 to 7. This number shall always be used with the appropriate component description disclosed in each item C0030. The numbers of the components shall be kept consistent over time. |
| C0020 | Components description | Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss–absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be disclosed as separated components. |
| [^{F1} C0030 | Calculation of the Solvency Capital Requirement | Amount of the capital charge for each component |

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 amenant and the set of five method of legislation.gov.uk. Details of relevant amending instruments can be found on their webside of Five methods and the first of the set of

| ov.uk. Details of relevant ame | nding instruments can be found on their we | batoulation (Elbernstafed dechils) |
|--------------------------------|---|---|
| | | 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 shall be the amount of the loss-absorbing capacity (these amounts shall 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. These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.] |
| | 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 |

C0060

Status: Point in time view as at 16/12/2018. 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 are not Eagarding, the on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See ends Dabygord frugdetails) 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 lossabsorbing 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. USP [^{F1}C0090] For those components calculated according to

> the standard formula where undertaking specific parameters have been

options shall be used: For life

applied, one of the following

underwriting risk:

Increase in the amount of annuity benefits None

| Changes to legislation · Com | Status: Point in time view | w as at 16/12/2018. ation (EU) 2015/2452 is up to | date with all | changes |
|---|------------------------------|--|---------------|-----------------------|
| known to be in force on or befo | | | | |
| Changes that have been made a | | | | |
| details)EUR 2015 No. 2452 may | | | | |
| Authority under powers set out | in The Financial Regulators | ' Powers (Technical Standards | etc.) (Amen | dment etc.) |
| (EU Exit) Regulations 2018 (S.I. | 2018/1115), regs. 2, 3, Sch. | Pt. 2. These amendments are n | ot Fiorehiga | d th ilable on |
| legislation.gov.uk. Details of relevant | amending instruments can b | e found on their website/s. (Se | e encheterow | unitim goriskails) |
| | | | — | 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 nor | |
| | | | underw | riting risk: |
| | | | | Standard |
| | | | | deviation |
| | | | | for non- |
| | | | | life |
| | | | | premium |
| | | | | risk |
| | | | _ | Standard |
| | | | | deviation |
| | | | | for non- |
| | | | | life gross |
| | | | | premium |
| | | | | risk |
| | | | | Adjustment |
| | | | | factor |
| | | | | for non– |
| | | | | |
| | | | | proportional |
| | | | | reinsurance |
| | | | — | Standard |
| | | | | deviation |
| | | | | |

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 availablean legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Documant for details)

| | | reserve risk — None In any case, if more than one specific parameter is used, report them separated by comas. |
|------------------------|--|--|
| [^{F1} C0120] | 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 transitional measures are applied. This item is to be disclosed only during the transitional period. |

| known to be in force on or before Changes that have been made ap details)EUR 2015 No. 2452 may b Authority under powers set out i | Status: Point in time view as at 16/12/20 nission Implementing Regulation (EU) 2015 2 18 July 2024. There are changes that may pear in the content and are referenced with e subject to amendment by EU Exit Instrum n The Financial Regulators' Powers (Techn 2018SUIVERSY EapKal PEQUIPERNERS mending instruments can be found on their EXELUCING CAPITAL ACCOMS | /2452 is up to date with all changes be brought into force at a future date. annotations. (See end of Document for ents made by the Prudential Regulation |
|--|--|--|
| 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. |

Status: Point in time view as at 16/12/2018. 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.) R04(W)/EW (Regulations 2018 (S.1. 2018/145): are Engineer Enginteer Engineer Engineer Engineer Engineer Engin

| | elevant amending instruments can be found on their w duration—based equily fisk sub—module | 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 |

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 components references on legislation.gov.uk. Details of relevant amending instruments can be found on their weby of the problem share teals)

| | ending instruments can be found on their w | 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. |

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.) R0140/C0160 culations 2018 (S.I. 2018 [GLa] of Funds vers [FieldThese amend Super and Participation of the con-legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| | 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 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 |

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 personal yragence downthe the legislation.gov.uk. Details of relevant amending instruments can be found on their web SA (See end of Document for details)

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

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 secout in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)

S.28.01, Exit) Minimum (Capitals/Requirement In Pl. Only elifentine only monorality insurance or represention 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 |

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 HOOD WORD ON TRANSPORTED legislation.gov.uk. Details of relevant amending instruments can be found on their website for the Set of Set of the gails)

| registation.gov.uk. Details of relevant an | nenaing instruments can be jound on their w | floor equal to zero. |
|--|--|--|
| C0030/R0030 | Income protection insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0040 | Workers' compensation insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0040 | Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0050 | Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0050 | Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0060 | Other motor insurance and proportional reinsurance — net(of reinsurance/ SPV) best | These are the technical provisions for other motor insurance and proportional |

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 cstimates and the content and be found on their webmates for after file future for of the

| | eren ver for an of forme on men w | 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 |

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 amendre anticants, cwithing fluoropequal legislation.gov.uk. Details of relevant amending instruments can be found on their webgiezet6e end of Document for details)

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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 |

| | evan amen <u>azia nontens</u> nis ean be jound on meir w | 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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| | | reinsurance contracts, with a floor equal to zero. |
|-------------|---|--|
| 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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| | | with a floor equal to zero. |
|-------------|---|--|
| C0040/R0200 | Linear formula component for life insurance and reinsurance obligations — MCR _L Result | This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with article 251 of Delegated Regulation (EU) 2015/35. |
| C0050/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance |

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 amendmentations and the Security of Design ent for details)

| | chaing instruments can be jound on their w | HOOI equar to 2010: |
|-------------|---|---|
| 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 non– life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35. |
| C0070/R0310 | Overall MCR calculation — SCR | This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/ EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority |

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 amendric Quite Sock Existing Case legislation.gov.uk. Details of relevant amending instruments can be found on their webster of the for the datals)

| 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 |
|----------|---|
| 1 | This is the linear formula component for non–life insurance and reinsurance |

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 MCR (NESNAL) STSSELET: 2: TION-amendments gations were appeared to the provide the provided to the provide the provided to the

| | | 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 |

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 and are referenced with an legislation.gov.uk. Details of relevant amending instruments can be found on their wether (Separal to Decompending) is

| registation.gov.uk. Details of relevant and | enaing instruments can be jound on their we | life activities. |
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| 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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| 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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| 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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| 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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| 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.) | | |
| C0050/ROI Occulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | Citedireend, suschyship These amena inding instruments can be found on their we insurance and proportional | mPhese are chients this de on ebsites : (See end of Document for details) 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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| | 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. |
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| 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. |
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| 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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| 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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| 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. |
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| 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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| Changes to legislation: Commis. known to be in force on or before 1 Changes that have been made appen details)EUR 2015 No. 2452 may be s Authority under powers set out in 2 (EU Exit) Regulations 2018 (S.I. 20. | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technical exstingates and, F.R. Calculated as a and weiwsterments on - hiferate trivitties we | 452 is up to date with all changes e brought into force at a future date. notations. (See end of Document for ts made by the Prudential Regulation al Standards etc.) (Amendment etc.) oppostite participation and the bon |
| 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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| Tegistation.gov.uk. Details of relevant ar | nendine fistruments can be found on their w participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | ensuring the second of Document for details) provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
|--|--|--|
| C0090/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0110/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0240 | Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non–life activities. |
| C0110/R0240 | Other life (re)insurance and health (re)insurance | These are the technical provisions without a |

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| | 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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| | ant amenaing instruments can be jound on their | life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35. |
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| 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 |

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 amendmenticate 248 (re)nofalaelogated legislation.gov.uk. Details of relevant amending instruments can be found on their were regulated of the provided to the set of the set

| 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. |
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| 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 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 |

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 of Supervisional Supervisional Regulations legislation.gov.uk. Details of relevant amending instruments can be found on their websites for the Planet of Planetandard alls)

| itsistation.gov.an. Details of reterant and | enaing instruments can be jound on their w | 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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 NUtbil methods for an on their website/s. (See end of Document for details)

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 — 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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| legislation.gov.uk. Details of relevant ame | nding instruments can be found on their website/s. (See end of Pocument for details) |
| | 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 group 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. 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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as defined by Directive

2004/39/EC.

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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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| registation.gov.uk. Details of relevant al | nenang instraments can be jound on men y | unbundling |
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| 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 |

| known to be in force on or before Changes that have been made app details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 ssion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may b ear in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technic 18/1115), regs. 2, 3, Sch. Pt. 2. These amenu- tending instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) aments are not that the available to |
|--|--|---|
| | | (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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|--|---|---|
| | | (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. |

Life excluding health and

index-linked and unit-linked

Reinsurance recoverables

in respect of technical provisions for life business,

C0010/R0330

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| | van unenang instruments can be jound 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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| known to be in force on or Changes that have been ma details)EUR 2015 No. 2452 Authority under powers se COOMENTE ON Regulations 2018 | Status: Point in time view as at 16/12/20 Commission Implementing Regulation (EU) 201 before 18 July 2024. There are changes that may ide appear in the content and are referenced with may be subject to amendment by EU Exit Instru- tout in The Financial Regulators' Powers (Tech (S.I. 20) CASH, STAR Cash Copfi Vallerream vant amending instruments can be found on their | 5/2452 is up to date with all changes y be brought into force at a future date. h annotations. (See end of Document for ments made by the Prudential Regulation nical Standards etc.) (Amendment etc.) |
| | | 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 | 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. |

MCR calculation.

| legislation.gov.uk. Details of relevant am | technical provisions technical provisions calculated as a whole | <i>ebsile(s. (See:end of Document for details)</i> 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 |

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 amendmesed about the prute powers (Technical Standards etc.) (Amendment etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their weight (Sec Sec March 1997).

| 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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| | | 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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| | | 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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| C0040/R068Gulations 2018 (S.I. 2018 | TEEPiniteeal BroseksiBing Thesei Penend | mentisatis neleuroceally annotable of |
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| legislation.gov.uk. Details of relevant amen | ding instruments can be found on their we | bsite/s. (See end of Document for details) |
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| | amending instruments can be found on their w (excl. headth and index 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 amount of the |

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 avacable be legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of DocumentGosterieds)

| | | 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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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 of powers (Technical Standards etc.) (Amendment etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their website (Staventher Document for Effective).

| | | and mortgages and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here. |
|-------------|--------------------------------------|---|
| C0010/R0820 | Insurance and intermediarie 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.

[^{F1}This template shall be reported 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 except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance statements and insurance contracts and insurance statements.]

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

| | ITEM | INSTRUCTIONS |
|-------------------------------|---|---|
| Non-life insurance and reinsu | rance obligations | - - |
| C0010 to C0120/R0110 | Premiums written — Gross — Direct Business | Definition of premiums written provided in application of directive |

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 Soft herefore and performential be on legislation.gov.uk. Details of relevant amending instruments can be found on their webgief (Seb end of Dosupretforments)

| | nending instruments can be found on their w | written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
|----------------------|--|---|
| C0010 to C0120/R0120 | Premiums written — Gross — Proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in |

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@standards.comment.for details) of relevant amending instruments can be found on their welfinger Green Green Comment for details)

| | enaing instruments can be jound on their w | approximent for actuals) |
|----------------------|---|--|
| C0010 to C0160/R0200 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0210 | Premiums earned — Gross — Direct business | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business. |
| C0010 to C0120/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0130 to C0160/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non– proportional reinsurance accepted business. |
| C0010 to C0160/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |

| known to be in force on or before . Changes that have been made appe details)EUR 2015 No. 2452 may be Authority under powers set out in COORVERVES (CS.I. 20 | Status: Point in time view as at 16/12/2018 ssion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may b ear in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technic PHEMINSS Carfied Pt. 2. Niete amenu ending instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. notations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) destricts are the start of the start of the start of the start of the start destricts and the start of the |
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| | | 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 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 |

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 amendre that the provision for legislation.gov.uk. Details of relevant amending instruments can be found on their webitein Set endry Provision for

| | ienaing instruments can be Jouna on their w | 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. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative |

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 **REGULATION** of extra technical legislation.gov.uk. Details of relevant amending instruments can be found on their website(sistence) (Stantards etc.) (provide)

| | | or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
|--------------------------------------|---|--|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |

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| Status: Point in time view as at 16/12/2018. 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 | | |
| IF1 CARA Exit Regulation 2950 S.I. 20. | The Financial Regulators' Powers (Technic Chlangess in Strier Rechtliges umen ending instruments car be found on their w Provisions — Net | dnetta weestigwrathbraveilthla eal |
| | provisions — Net | 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. This item shall be reported |
| | | as a positive amount if the variation is negative |
| | | (reduction of other technical provisions leading to a profit) or as a negative amount if |
| | | variation is positive (increase of other technical provisions leading to a loss).] |
| C0010 to C0160/R0550 | Expenses incurred | All technical expenses |
| | Expenses meaned | 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 | | |
| 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 |

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 amendrates and the approximation of the financial regulation legislation.gov.uk. Details of relevant amending instruments can be found on their webwild(s) (Severent perfectore) (Attemptical)

| | | 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. |
| 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 |

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| | enaing instruments can be jound on their w | 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. |
| 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. |

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| | | the movement in provisions in claims management expenses. |
|--------------------------------------|---|--|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} C0210 to C0280/R1800 | Change in other technical provisions — Net | Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase |

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 the index in the financial set of relevant amending instruments can be found on their were there in the index of the index in the relevant and the index of the index in the relevant amending instruments can be found on their were index in the index of the index o

| 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 all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0300/R2500 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by lines of business. 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:

[^{F3}This section relates to annual disclosure of information for groups. Participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies are not required to disclose template S.05.02.01 of Annex I where the home country represents 90 % or more of the total gross written premiums.]

[^{F1}This template shall be disclosed from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. The template is based on a year-to-date basis. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts and insurance contracts applicable in the financial statements.]

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:

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— (EU EThe einformation, sprovided by goon try, shall be completed for the five countries with legislation. the biggest amount or egross written prehiams in baddition to the home country or aited 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;
- (g) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (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 reinsurance obligations | | | |
| C0020 to C0060/R0010 | Top 5 countries (by amount of gross premiums written) — non–life obligations | Identify the ISO 3166–1 alpha–2 code of the countries being 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 | |

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| legistation.gov.uk. Details of relevant a | imending instruments can be found on their | financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
|---|--|---|
| C0080 to C0140/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0200 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0080 to C0140/R0210 | Premiums earned — Gross — Direct business | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the |

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 amendrational references on legislation.gov.uk. Details of relevant amending instruments can be found on their webyiet for even us for the set of the se

| egistation.go take Details of recetain an | enang insiramenis can be jound on men w | in the gross provision for unearned premiums related to insurance direct business. |
|---|---|--|
| C0080 to C0140/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0080 to C0140/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non– proportional reinsurance accepted business. |
| C0080 to C0140/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the 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 |

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 that Standards etc.) (Amendment etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their websitein Standards Education Standards (Standards Education)

| | ending instruments can be found on their w | 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 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: the claims incurred means the the |

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 and the standards of the legislation.gov.uk. Details of relevant amending instruments can be found on their webstations of charge with standards etc.)

| | ienaing instruments can be jound on their w | 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 reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. |

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 wat inition as in equation legislation.gov.uk. Details of relevant amending instruments can be found on their weighted uction of Dther mechanicals)

| | | provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
|--------------------------------------|---|--|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) |

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 and gatwitty amanutat an legislation.gov.uk. Details of relevant amending instruments can be found on their website a formers of orgitive of processes.

| | aménding instruments can be found on their | of other technical provisions leading to a loss).] |
|----------------------------|--|--|
| C0080 to C0140/R0550 | Expenses incurred | All technical expenses incurred by the group during the reporting period, on accrual basis. |
| C0140/R1200 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by lines of business. 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 |

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 shallos that osuble appoints and legislation.gov.uk. Details of relevant amending instruments can be found on their weighted Star whole on many fact to the

| egistation.gov.un. Details of reterant an | | later financial year. |
|---|--|--|
| C0220 to C0280/R1500 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0220 to C0280/R1510 | Premiums earned — Gross | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business. |
| C0220 to C0280/R1520 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0220 to C0280/R1600 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0220 to C0280/R1610 | Claims incurred — Gross | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the |

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 amendratingentia charge provision for legislation.gov.uk. Details of relevant amending instruments can be found on their web the model and the provision charge in the content and the provision of the provision

| | | year related to insurance 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. |
| [^{F1} 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. |

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 amendmentsateon Shahlu Doviet power tod legislation.gov.uk. Details of relevant amending instruments can be found on their webgies possi procesting and the processing of the set of the

| | | the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
|--------------------------------------|--|---|
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.] |
| [^{F1} 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. This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| 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 |

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 amendrates interesting of Document for details) legislation.gov.uk. Details of relevant amending instruments can be found on their website(1) Sposal of Document for details)

| | | * |
|-------------|----------------|--|
| C0280/R2600 | Total expenses | Amount of all technical expenses corresponding to countries covered by this template. |
| | 1 | 1 |

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 | - | |
| [^{F1} C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures.] |
| [^{F1} C0030/R0010 | Impact of transitional on technical provisions — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional on technical provisions. It shall be the difference between the technical provisions without transitional deduction on technical provisions and the technical provisions with LTG and transitional measures.] |
| [^{F1} C0050/R0010 | Impact of transitional on interest rate — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the |

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 View for Starvet in Starvet in

| | | 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 without transitional on technical provisions.] |
|-----------------------------|---|---|
| [^{F1} C0070/R0010 | Impact of volatility adjustment set to zero — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It 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 technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} 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 eligible own funds to meet MCR considering 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 |

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 amendmens under the adjustments due legislation.gov.uk. Details of relevant amending instruments can be found on their wetwether (Kongerterfith) content and

| | | 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 with LTG and transitional measures. |
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions without transitional on technical provisions.] |
| [^{F1} 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 basic own funds considering technical provisions without transitional adjustment to the |

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 states of relevant amending instruments can be found on their weithing (Statestard) powers for details)

| | nenaing instruments can be jound on their w | equipped substances permember actuals) |
|-----------------------------|--|---|
| [^{F1} 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 basic own funds considering 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. |
| [^{F1} 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 |

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 for the former of Document for details)

| 9 | | It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions.] |
|-----------------------------|---|--|
| [^{F1} 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 eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
| [^{F1} 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 eligible own funds to meet SCR |

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 amendmentside times the antilegislation.gov.uk. Details of relevant amending instruments can be found on their website(science) (Stangedon theorem Chart Prives)

| registation-govan. Details of releva | nt amenaing instruments can be jouna on their v | 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. |
| [^{F1} 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 the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions without transitional on technical provisions.] |
| [^{F1} 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 |

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 Malalielityt adjustmentation legislation.gov.uk. Details of relevant amending instruments can be found on their websidely of the other of the provide the amendment of the set of the set of the provide the set of the set of

| | | measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
|-----------------------------|---|---|
| [^{F1} 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 SCR considering technical provisions without volatility adjustment and without other transitional measures.] |

S.23.01. Own Funds

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 |

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 amendmentswitchstanding: that the on legislation.gov.uk. Details of relevant amending instruments can be found on their weblies of Specient of Designation.

| R0010/C0020 | Ordinary share capital (gross of own shares) — tier 1 unrestricted | This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria. |
|-------------|---|---|
| R0010/C0040 | Ordinary share capital (gross of own shares) — tier 2 | This is the amount of called up ordinary share capital that meets the criteria for Tier 2. |
| R0020/C0010 | Non–available called but not paid in ordinary share capital at group level — total | This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC. |
| R0020/C0020 | Non–available called but not paid in ordinary share capital at group level — tier 1 unrestricted | This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meets tier 1 unrestricted criteria. |
| R0020/C0040 | Non–available called but not paid in ordinary share capital at group level –tier 2 | This is the amount of called but not paid in ordinary share capital which is deemed non- available as defined in Article 222(2)–(5) of the Directive 2009/138/EC which meets the criteria for Tier 2. |
| R0030/C0010 | Share premium account related to ordinary share capital — total | The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| 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 |

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 amendrates and contains of the area and the content amending instruments can be found on their weighter (September 12).

| · · · | Share cupital fielded as Tier 2. |
|---|--|
| 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. |
| 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. |
| 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. |
| Subordinated mutual member accounts — total | This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| Subordinated mutual member accounts — tier 1 restricted | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted. |
| Subordinated mutual member accounts — tier 2 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2. |
| Subordinated mutual member accounts — tier 3 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3. |
| 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. |
| | contributions or the equivalent basic own fund item for mutual and mutual- type undertakings — total Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual- type undertakings — tier 1 unrestricted Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual- type undertakings — tier 2 Subordinated mutual member accounts — total Subordinated mutual member accounts — tier 1 restricted Subordinated mutual member accounts — tier 2 Subordinated mutual member accounts — tier 3 Non-available subordinated mutual member accounts at |

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| R0060/E008egulations 2018 (S.I. 20 | Whip-aceai hable subord thrat enternation of the second on the second of | dmetrisais not currently graileble on |
| | at group level — tier 1 restricted | accounts which are deemed non-available as defined in Article 222(2)-(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted. |
| R0060/C0040 | Non–available subordinated mutual member accounts at group level — tier 2 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0060/C0050 | Non–available subordinated mutual member accounts at group level — tier 3 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0070/C0010 | Surplus funds — total | This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds — tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items. |
| R0080/C0010 | Non–available surplus funds at group level) –total | This is the total amount of surplus funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive 2009/138/ EC. |
| R0080/C0020 | Non–available surplus funds at group level) — tier 1 unrestricted | This is the amount of surplus funds that are deemed non- available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items. |
| R0090/C0010 | Preference shares — total | This is the total amount of preference shares issued that fully satisfy the criteria for |

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 the statistical of Document for legislation.gov.uk. Details of relevant amending instruments can be found on their website. 3Streams of Document for details)

| 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. |
| R0100/C0040 | Non–available preference shares at group level — tier 2 | This is the amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC 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 |

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 the there are the complete the provided th

| | evani amenang instruments can be jound on metr | relates to preference shares treated as Tier 1 restricted items. |
|-------------|--|---|
| R0110/C0040 | Share premium account related to preference shares — tier 2 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2. |
| R0110/C0050 | Share premium account related to preference shares — tier 3 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3. |
| R0120/C0010 | Non–available share premium account related to preference shares at group level — total | This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)- (5) of the Directive 2009/138/ EC. |
| R0120/C0030 | Non–available share premium account related to preference shares at group level — tier 1 restricted | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)- (5) of the Directive 2009/138/ EC 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/ |

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 that have etc.) The for legislation.gov.uk. Details of relevant amending instruments can be found on their website. 3See end of Document for details)

| <u> </u> | | |
|-------------|---|---|
| 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. |
| R0140/C0040 | Subordinated liabilities — tier 2 | This is the amount of subordinated liabilities that meet the criteria for Tier 2. |
| R0140/C0050 | Subordinated liabilities — tier 3 | This is the amount of subordinated liabilities that meet the criteria for Tier 3. |
| R0150/C0010 | Non–available subordinated liabilities at group level — total | This is the total amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)-(5) of the Directive 2009/138/ EC. |
| R0150/C0030 | Non–available subordinated liabilities at group level — tier 1 restricted | This is the amount of subordinate liabilities that are deemed non-available as defined in Article 222(2)-(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items. |
| R0150/C0040 | Non–available subordinated liabilities at group level — tier 2 | This is the amount of subordinated liabilities that are deemed non–available as |

Status: Point in time view as at 16/12/2018.

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 amendrate fine chief in chief and a fine chief in the chief legislation.gov.uk. Details of relevant amending instruments can be found on their websfethes Directive 2009/438/ES

| | | that meet the criteria for Tier 2. |
|-------------|---|---|
| R0150/C0050 | Non–available subordinated liabilities at group level — tier 3 | This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)-(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0160/C0010 | An amount equal to the value of net deferred tax assets — total | This is the total amount of net deferred tax assets. |
| R0160/C0050 | An amount equal to the value of net deferred tax assets — tier 3 | This is the amount of net deferred tax assets that meet the tier 3 classification criteria. |
| R0170/C0010 | An amount equal to the value of net deferred tax assets non available at group level –total | This is the total amount of net deferred tax assets which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC. |
| R0170/C0050 | An amount equal to the value of net deferred tax assets non available at group level –Tier 3 | This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)-(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| 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. |

 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.)

 R0180/C004(culations 2018 (S.I. 20)
 Other reserved for the subject of the subject of the supervision of the supervision and the supervision and the supervision and the supervision and the supervision of the supervision and the supervision and the supervision and the supervision of the supervision and the supervision approval.

 R0180/C0050
 Other own fund items
 This is the amount of basic

| 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 meet the criteria for Tier 1 unrestricted items. |
| 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 |

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 and advands and the that legislation.gov.uk. Details of relevant amending instruments can be found on their wehmeet (She writefic for for Wing 2018)

| tegistation.gov.un. Details of referant and | naing instraments can be jound on their we | HIER CHE CHERTER TOP DE 22 |
|---|--|---|
| 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 of another own fund item)– tier 1 restricted | The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 1 restricted items. |
| 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 |

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 and anti-charting av2222(2)m(5) legislation.gov.uk. Details of relevant amending instruments can be found on their websterness and the subject websterness.

| | naing instruments can be jound on their we | 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. |
| | statements that should not be renot meet the criteria to be classi | |
| R0220/C0010 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total | This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. 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 fund items and have not |

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| Status: Point in time view as at 16/12/2018. 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 bootingpitionsteeloby legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See ether Spacerois for vietails) | | |
| | | 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 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. |
| 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 |

non-regulated financial entities carrying out financial

| Changes to legislation: Commiss known to be in force on or before a Changes that have been made apped details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | Status: Point in time view as at 16/12/2018 sison Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may be out in the content and are referenced with an subject to amendment by EU Exit Instrument The Financial Regulators' Powers (Technick 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for the mode by the Prudential Regulation al Standards etc.) (Amendment etc.) machivities, anchuging/the on epiartic/pations/Phanmerfor details) 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 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 1 restricted items. |
| R0230/C0040 | Deductions for participations in other financial undertakings, including non–regulated undertakings | This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment |

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| | mengleti viti egnents tier b2 found on their w | 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 the value disclosed in row R0230 — total |
| R0240/C0020 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 unrestricted | This is the value of participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value 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 |

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| R0250/C0010 | Deductions for participations where there is non– availability of information (Article 229) — total | This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC. |
| R0250/C0020 | Deductions for participations where there is non– availability of information (Article 229) — tier 1 unrestricted | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to Article 229 of the Directive 2009/138/ EC) — tier 1 unrestricted. |
| R0250/C0030 | Deductions for participations where there is non- availability of information (Article 229) — tier 1 restricted | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 restricted. |
| R0250/C0040 | Deductions for participations where there is non– availability of information (Article 229) — tier 2 | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 2. |
| R0250/C0050 | Deductions for participations where there is non- availability of information (Article 229) — tier 3 | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 3. |
| R0260/C0010 | Deduction for participations included via 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 |

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 amendmagginger inversion there is a future in the found on their websief of formethods degates)

| | uni amenaing instruments can be jouna on metr w | used. |
|-------------|---|---|
| R0260/C0020 | Deduction for participations included with D&A when the combination of methods is used — tier 1 unrestricted | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 1 unrestricted. |
| R0260/C0030 | Deduction for participations included with D&A when the combination of methods is used — tier 1 restricted | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation when a combination of methods is used — tier 1 restricted. |
| R0260/C0040 | Deduction for participations included with D&A when the combination of methods is used — tier 2 | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 2. |
| R0260/C0050 | Deduction for participations included with D&A when combination of methods is used — tier 3 | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 3. |
| R0270/C0010 | Total of non–available own fund items — total | This is the total of non– available own fund items. |
| R0270/C0020 | Total of non–available own fund items — tier 1 unrestricted | This is the non– available own fund items in Tier 1 unrestricted items. |
| 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. |

| known to be in force on or be Changes that have been made details)EUR 2015 No. 2452 me | Status: Point in time view as at 16/12/2018 ommission Implementing Regulation (EU) 2015/2 gfore 18 July 2024. There are changes that may be appear in the content and are referenced with an ay be subject to amendment by EU Exit Instrument but in The Financial Regulators' Powers (Technic | 452 is up to date with all changes e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation |
|--|--|---|
| PO2 HUE AN Regulations 2018 (S | S.1. 2018 [Hills] ABOUCTI Still Star DL-21 [Hesp amena nt amending instructions can be found on their w | In Philsi's MCurrenthin raid ble on ebiles, See end of Document for details) deductions from ther |
| | | 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 aft | er 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 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 |

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Status: Point in time view as at 16/12/2018.

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| 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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| | 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. |

| Document Generated: 2024-07-18 Status: Point in time view as at 16/12/2018. 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.) R0350/E0056culations 2018 (S.1. 20) & Ulter there are for the function of the period 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.) R0350/E0056culations 2018 (S.1. 20) & Ulter there are for the function of the period of Document for details) Europeriod of the period of Document for details of relevant amending instruments and be found on their website/s. (See end of Document for details) Europeriod of the there of the period of Document for details) | | | |
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| | 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. |
| R0380/C0010 | Non available ancillary own funds at group level — total | This is the total amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC. |
| R0380/C0040 | Non available ancillary own funds at group level — tier 2 | This is the amount of ancillary own funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0380/C0050 | Non available ancillary own funds at group level — tier 3 | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total | This is the total amount of other ancillary own funds. |

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.)

R0390/C004coulations 2018 (S.I. 2018) Wither rasser Allarschort flinets amend mentioner and the manding instruments can be found on their website si See end of Document for details a set of the comment of the the set of the comment of the comment of the set of the set of the set of the comment of the set of the

| | | 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

| . | Credit institutions | |
|-------------|---|--|
| R0410/C0010 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — total | Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0410/C0020 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted. 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 16/12/2018 | |
| Changes to legislation: Commis. | sion Implementing Regulation (EU) 2015/2- | 452 is up to date with all changes |
| known to be in force on or before 1 | 8 July 2024. There are changes that may be | e brought into force at a future date. |
| | ar in the content and are referenced with an | |
| , | subject to amendment by EU Exit Instrumen | , e |
| | The Financial Regulators' Powers (Technica | |
| R0440/E003Gulations 2018 (S.I. 20) | Citedit anstitution St. 2. These amend | own funds in the could be on |
| legislation.gov.uk. Details of relevant amo | nding instruments can be found on their we | ebsite/s. (See end of Document for details) Institutions, investment |
| | institutions, alternative | firms, financial institutions, |
| | investment fund managers, | alternative investment |
| | UCITS management | fund managers, UCITS |
| | companies — Tier 1 | management companies |
| | restricted | already net of any relevant |
| | | Intragroup Transaction — tier |
| | | 1 restricted. |
| | | Those items should be |
| | | also deducted of any |
| | | non_available own funds |

| | | 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. 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/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 |

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 amendmetalsabetionsreligitarialable on legislation.gov.uk. Details of relevant amending instruments can be found on their wehing strigeted of Document for details)

| | | 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 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 |
| 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 |

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.)

| R0490/E00Regulations 201 | set out in The Financial Regulators' Powers (Tech 8 (S.I. 2018) Hon regulates for the stress and levant amending instruments can be found on their carry Hig Out HuanCial carry Hig Out HuanCial | nendmeteration of the second of the second second second of the second of the second s |
|--------------------------|--|--|
| | activities — total | 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. |
| R0430/C0030 | Non–regulated entities carrying out financial activities — tier 1 restricted | Own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral 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

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 amendmentice 228 upparts graphs 2 of legislation.gov.uk. Details of relevant amending instruments can be found on their wether 2018 2009/en3/8/ECails)

| registationingo natili Detatis of reteratit and | shaing instruments can be jound on their we | 4116 10Heotrvo 2009/919/0/ ERC |
|---|--|--|
| 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. |
| R0440/C0030 | Total own funds of other financial sectors — tier 1 restricted | Total of own funds in other financial sectors –tier 1 restricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral 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. |

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| known to be in force on or before a Changes that have been made appe details)EUR 2015 No. 2452 may be <u>Authority under powers set out in</u> [F2] (EU/Exit) Resultations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may be out in the content and are referenced with an subject to amendment by EU Exit Instrument The Financial Regulators' Powers (Technic 18[14] Own 2 funds of 2 there amenden anding instruments can be found on their w Imancial Sectors - US | 452 is up to date with all changes e brought into force at a future date. notations. (See end of Document for tts made by the Prudential Regulation al Standards etc.) (Amendment etc.) Protarofowmentindsainberner ebites. (See end of Document for details) Hindred Sectors |
| | | The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.] |
| Own funds when using the De | &A, exclusively or in combinat | ion 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 the aggregated own funds when using the D&A or a 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 |

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| egistation.gov.uk. Details of ref | evant amending instruments can be found on their w | 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 combination of method net of IGT — Tier 1 restricted | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0460/C0040 | Own funds aggregated when using the D&A and | These are the eligible own funds after the elimination of intra-group transactions |

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| | ini amen quyy instru pyoy s <u>s</u> an be jouna on ineir w | own funds, classified as Tier 2. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
|-------------|--|---|
| R0460/C0050 | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 3 | These are the eligible own funds after the elimination of intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3. The own funds figure disclosed here should be net of non available own funds and net of IGTs. |
| R0520/C0010 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — total | This is the total own funds of the 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. |
| R0520/C0020 | Total available own funds to meet the consolidated SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 unrestricted | 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 unrestricted items. |
| R0520/C0030 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 restricted | This is the 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 |

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 and the provide the theory of Document for details)

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|--|---|---|
| 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 consolidated group SCR– tier 1 unrestricted | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 unrestricted |
| R0530/C0030 | Total available own funds to meet the minimum consolidated group SCR — tier 1 restricted | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria |

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| R0530/C0040 | Total available own funds to meet the minimum consolidated group SCR (group) — tier 2 | This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2. |
|-------------|--|---|
| R0560/C0010 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — total | This is the total group own funds which are eligible to cover the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) under the limits 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 meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 unrestricted | This is the group own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 unrestricted items. |
| R0560/C0030 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 restricted | This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 restricted items. |
| R0560/C0040 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector | This is the own funds which are eligible under the limits set out to meet the consolidated group |

Status: Point in time view as at 16/12/2018. 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) and sprage the subject to an of the subject of the sub

| | and medded with 1900 My and HOF 2 | 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 that meet the criteria to be included in Tier 2 |
| 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 |

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 Standards etc.) (Amendment etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their weisions (Structure Boourger SorRetails)

| | | 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 from undertakings included via D&A) — tier 2 | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 2 |
| R0660/C0050 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 3 | This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3 |
| [^{F1} R0680/C0010 | Group SCR | The group SCR is the sum of the consolidated group |

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 and and an ending instruments can be found on their websites. Age to BGG (man(b)) details)

| | | (c) and (d) of Delegated Regulation (EU) 2015/35 and the SCR for entities included with D&A.] |
|------------------------|---|--|
| 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 the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios at group level. |
| R0750/C0060 | Other non available own funds | These are other non available own funds of related |

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 amendmund articles in ges according to legislation.gov.uk. Details of relevant amending instruments can be found on their webere 335e(the d) Paren (ft) of details)

| | | 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:

- (a) The information until R0460 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of 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 |

Status: Point in time view as at 16/12/2018. 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 amendrish the consideration in fithe legislation.gov.uk. Details of relevant amending instruments can be found on their welfitter esch scheling then effitis 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 Amount of the diversification requirement 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 The future discretionary requirement Intangible assets benefits according to Article 205 of the Delegated risk Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula. R0100/C0110 Gross solvency capital Amount of the basic capital requirement — Basic requirements, before the Solvency Capital consideration of future Requirement 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

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 amendration for the formula and built of relevant amending instruments can be found on their webridgits for environment for the formula of the fortune of the fourth of the fortune of the fourth of the fortune of the fourth of t

| | | effect within standard formula |
|------------------------------|-----------------------------------|--|
| R0030/[^{F1} C0090] | 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/[^{F1} C0090] | 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 — 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 |

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 moves that remediate and the subject of relevant amending instruments can be found on their website and soft appropriate tails)

them separated by comas. R0050/[^{F1}C0090] USP — Non life Identifies which undertaking specific parameters have been underwriting risk 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 nonproportional reinsurance Standard deviation for non-life reserve risk None R0010, R0030, R0040, Simplifications Identifies the risk sub-R0050/[^{F1}C0120] 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 Capital Requirement R0130/C0100 Amount of the capital Operational risk requirements for operational risk module as calculated using the standard formula. R0140/C0100 Loss-absorbing capacity of Amount of the adjustment technical provisions 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 Amount of the adjustment deferred taxes for loss-absorbing capacity

of deferred taxes calculated

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 amendmates and the standards etc.) and the standard of th

| | ant amenaing instruments can be jound on their w | 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 the capital add–on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA. |
| [^{F1} R0220/C0100 | Solvency capital requirement | Overall capital requirement including capital add–ons Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC. It shall include all components of the consolidated |

| known to be in force on or before . Changes that have been made appe details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may be ear in the content and are referenced with an subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technico 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their we | 452 is up to date with all changes e brought into force at a future date. notations. (See end of Document for ts made by the Prudential Regulation al Standards etc.) (Amendment etc.) as a Rayang wang gapital e on |
|---|--|---|
| | | capital requirement for non- controlled participation requirements and capital requirement for residual undertakings.] |
| 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 | | |
| | | |

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.) F1R (FL) Fyith Regulations 2018 (S.1. 20) Claffit af security comments can be found on their website/s; (See end of Document for details) of relevant amending instruments can be found on their website/s; (See end of Document for details) for detail

| Jegislation.gov.uk. Details of relevant an | ⁴ Capitaise quirements an be found on their w other financial sectors (Non-insurance capital requirements) | 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. R0500 is expected to be equal to the sum of R0510, R0520 and R0530.] |
|--|--|--|
| 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– | Amount of capital requirement for non– regulated entities carrying out financial activities. This figure represents a notional |

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) SECULATED LARGE CURTING CONTINUES found on their website Culture Content of the content and are referenced on their website Culture that the content of the content and the content of the culture the content of the content of the culture of the culture that the content of the culture the culture that the culture that the culture the culture the culture that the culture the culture that the culture

| | entantenan autori vin pessiouna on men wa | 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. |
| Overall SCR | 1 | <u> </u> |
| 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. |
| [^{F1} R0570/C0100 | Solvency capital requirement | Overall SCR for all undertakings regardless of the method used. The total solvency capital requirement is expected to be equal to the sum of R0220 and R0560.] |

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.

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.)

The components atombeodisclosed shall be agreed between national supervisory authorities and insurance and reinigrand reinigrand and the supervisory of the superviso

For group reporting the following specific requirements shall be met:

- (c) 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;
- (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 | ITEM Unique number of component | INSTRUCTIONSUnique 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 |

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 Buoupe Shall water built able on legislation.gov.uk. Details of relevant amending instruments can be found on their website (Seeter description).

| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | different from 1 to 7. 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. 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. |
| [^{F1} 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 shall be the amount of the loss–absorbing capacity |

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 amendations (See and Current for all actions) legislation.gov.uk. Details of relevant amending instruments can be found on their were the set of the set

| registation.gov.un. Details of relevant and | chaing instruments can be jound on their wo | Ear components colculated |
|---|---|--|
| | | 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 areembedded 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. |
| | | These cells 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 loss- absorbing capacity of deferred taxes embedded within the component 3 - Future management actions |

| known to be in force on or bef Changes that have been made a details)EUR 2015 No. 2452 may Authority under powers set ou (EU Exit) Regulations 2018 (S.1 | appear in the content and are referenced we be subject to amendment by EU Exit Inst t in The Financial Regulators' Powers (Te 2018/1115), regs. 2, 3, Sch. Pt. 2. These | |
|--|--|---|
| 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. |
| [^{F1} C0090] | 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 — None For health underwriting risk: — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk — Standard deviation for NSLT health |

| Changes to legislation: Commission Implementing Regulation (EU) 2013/432 is up to date with all changes known to be inforce on or before 18 kub/2023. There are changes that may be bundle to appear in the content and are referenced with annotations. (See end of Document for details/EU 2013 No. 243: Bundle bundle to the transmission are not current logislation Authority under powers set out in The Francial Regulators' Powers (Rechnical Standards etc.) (Annadham tere) (EU Exit) (See 2013 No. 243: Standards etc.) (Annadham tere) (EU Exit) (Regulations 2018 No. 243: Standards etc.) (Annadham tere) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can be found on their website's. (See end of Documeyof metry) (Egislation gov.uk. Details of relevant anneading instruments can | Status: Point in time view as at 16/12/2018. | | | |
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| Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details/EV 2015 No. 2458). (See and of Document etc.) (U Eval No. 2458). (St. 2018/ITIS), prog. 2, 3, Sch. 17. 3. These amoments are not corrently and EGOS in legislation gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document etc.) (I U Eval Vise (St. 2018/ITIS), prog. 2, 3, Sch. 17. 3. These amoments are not corrently and EGOS in high sequences of the second of their websites. (See end of Document etc.) (I U Eval Vise (St. 2018/ITIS), prog. 2, 3, Sch. 17. 3. These amoments are not factor for non- proportional reinsurance — Standard deviation for NSLT health reserve isk — None For non-life underwriting risk: — Standard deviation for non- life premium risk — Standard deviation for non- life premium risk — Adjustment factor for non- life reserve risk — Standard deviation for non- life reserve risk — Adjustment factor for non- life reserve risk — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes | | | |
| detailsEUR 2015 No. 2452 moj be subject to amendment by EU Exiti Instruments made by the Prademial Regulations Authority under powers are on in The Financial Regulatory Powers (Technical Standards etc.) (EU Exit) Regulations 2018 (S.I. 2018/115), regs. 2. 3. Sch. Pt. 2. These amendments are not currently an offersion legislation govuk. Details of relevant andending instruments can be found on their vebsites. (See end of Documptrémixins) risk — Adjustment factor for non- proportional reinsurance — Standard — None For non-life underwriting risk: — Standard — Corno- life premium risk — Standard — Standard | | | | |
| Authority under powers set out in The Financial Regulators? Powers (Technical Standards etc.) (Amendment etc.) [tegislation gov.uk. Details of relevant amending instruments can be found on their website's. (See end of Documentering) — risk — Adjustment factor — Standard — Sta | 0 11 | 6 | 1 | v |
| Legislation govuk. Details of relevant amending instruments can be found on their websites. (See end of Documperformance) risk — Adjustment factor for non- proportional reinsurance — Standard deviation for NSLT health reserve risk — None For non-life underwriting risk: — Standard deviation for non- life preprint risk — None For non-life underwriting risk: — Standard deviation for non-life ife gross premium risk — Standard deviation for non- life gross proportional risk — Standard deviation for non- life risk — Standard deviation for non- life reserve risk — None In any cas | Authority under powers set out in T | The Financial Regulators' Powers (Technic | al Standards etc.) (Amendr | ment etc.) |
| risk Adjustment factor for non- proportional censurance Standard deviation for NSLT health reserve risk — None For non-life underwriting risk: — Standard deviation for non- life premium risk — Standard deviation for non- life premium risk — Adjustment factor for non- life gross premium risk — Adjustment factor for non- life gross premium risk — Standard deviation for non- life gross premium risk — Nalpatanee — Standard deviation for non- life gross premium risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| Adjustment factor for non- proportional reinsurance Standard deviation for NSLT health reserve risk None For non-life underwriting risk: None For non-life underwriting risk: Standard deviation for non- life premium risk Standard deviation for non- life gress premium risk Adjustment factor for non- life reserve Standard deviation for non- life reserve Standard deviation for non- life reserve None | legislation.gov.uk. Details of relevant ame | anding instruments can be found on their w | ebsite/s. (See end of Docur | - F |
| factor for non- proportional reinsurance | | | | |
| for non- proportional reinsurance | | | | |
| proportional reinsurance | | | | |
| - Standard deviation for NSLT health reserve risk - None For non-life underwriting risk: - Standard deviation for non- life premium risk - Standard deviation for non- life gross premium risk - Adjustment factor for non- life gross premium risk - Adjustment factor for non- life gross proportional reinsurance - Standard deviation for non- life gross premium risk - Adjustment factor for non- life gross preprium risk - Adjustment factor for non- proportional reinsurance - Standard deviation for non- life gross preprium risk - None In any case, if more than one specific parameter is used, report them separated by | | | | |
| | | | | · · |
| deviation for NSLT health reserve risk — None For non-life underwiting 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 more than one specific parameter is used, report them separated by | | | | |
| for NSLT health reserve risk — None For non-life underwriting 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 gross premium risk — Adjustment factor for non- life reserve risk — None | | | | |
| health reserve risk — None For non-life underwriting 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 gross premium risk — Adjustment factor for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| reserve risk None For non-life underwriting risk: Standard deviation for non- life premium risk Standard deviation for non- life gross premium risk Adjustment factor for non- life gross premium risk Adjustment factor for non- life gross premium risk Standard deviation for non- life gross premium risk Standard deviation for non- life gross premium risk Standard deviation for non- proportional reinsurance Standard deviation for non- life reserve risk None In any case, if more than one specific parameter is used, report them separated by | | | | |
| risk None For non-life underwriting 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 more than one specific parameter is used, report them separated by | | | | |
| None For non-life underwriting risk: | | | | |
| For non–life underwriting 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 gross premium risk — Adjustment factor for non– life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| underwriting risk: | | | E | |
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| 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 more than one specific parameter is used, report them separated by | | | underwr | |
| 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 more than one specific parameter is used, report them separated by | | | | |
| life premium risk — Standard deviation for non- life gross premium risk — Adjustment factor for non- proportional reinsurance — Standard deviation for non- proportional reinsurance — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| 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 more than one specific parameter is used, report them separated by | | | | |
| 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 more than one specific parameter is used, report them separated by | | | | |
| 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 more than one specific parameter is used, report them separated by | | | | |
| for non- life gross premium risk — Adjustment factor for non- proportional reinsurance — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| life gross premium risk — Adjustment factor for non- proportional reinsurance — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
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| Adjustment factor for non- proportional reinsurance Standard deviation for non- life reserve risk None In any case, if more than one specific parameter is used, report them separated by | | | | |
| Adjustment factor for non- proportional reinsurance Standard deviation for non- life reserve risk None In any case, if more than one specific parameter is used, report them separated by | | | | |
| factor for non proportional reinsurance Standard deviation for non life reserve risk None In any case, if more than one specific parameter is used, report them separated by | | | | |
| for non- proportional reinsurance — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| proportional reinsurance — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
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| — Standard deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| deviation for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| for non- life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| life reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| reserve risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
| risk — None In any case, if more than one specific parameter is used, report them separated by | | | | |
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| [^{F1} C0120] Simplifications For those components calculated according to the | [C0120] | Simplifications | | |
| standard formula where | | | | |
| simplifications have been | | | | |
| applied, the risk sub– | | | | |
| modules of each risk module | | | | |
| for which a simplified | | | | |
| for which a simplified | | 1 | | |

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 by Eufetionumethod thas been legislation.gov.uk. Details of relevant amending instruments can be found on their websief StatestobeOrdematified etails)

| | | 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 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 |

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 amendmacks and the set of the s

| | | 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. |
|-----------------------------|---|---|
| [^{F1} R0220/C0100 | Solvency capital requirement | Overall capital requirement including capital add-ons for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC. It shall include all components of the consolidated SCR, including capital requirements of undertakings from other financial sectors, capital requirement for non- controlled participation requirements and capital requirement for residual undertakings.] |
| Other information on SCR | | A |
| 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. |

Status: Point in time view as at 16/12/2018. 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.)

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| legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See en | d of Dogumont for details) |
| iegisiuiion.gov.uk. Deiuiis of relevant amendiling instruments call de found on their websites. Loeg er | a of Documenti for metatist |
| Nowency Lanital ² Of remain | ng nart when the |
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| | Requirements for remaining part | 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 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 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. |
| [^{F1} 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. |

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 amendmentSDO is expected database on qual legislation.gov.uk. Details of relevant amending instruments can be found on their were the the set of Roost of Roost of Roost of Roost of the set of the

| | | and R0530.] |
|-------------|--|--|
| 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 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. |

Status: Point in time view as at 16/12/2018. 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.)

R0540/E01 Oculations 2018 (S.I. 201 Clafft at second refine the formed of the prophetional legislation.gov.uk. Details of relevant amending instruments can be found on their website/s (See and of Document for details) non-controlled participation Share of the Solvency Capital

| | requirements | 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 method 2 as defined in Article 233 of II Directive 2009/138/EC when the combination of methods is used. |
| [^{F1} R0570/C0100 | Solvency capital requirement | Overall SCR for all undertakings regardless of the method used. The total solvency capital requirement is expected to be equal to the sum of R0220 and R0560.] |

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.

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/ITEMegs. 2, 3, Sch. Pt. 2. These amendment Starker (Gradon Scilable on

| Legislation.gov.uk. Details of relevant am | ending instruments can be found on their wi Unique number of component | <i>bsite/s. (See end of Document for details)</i> 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 entry. Groups 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. |

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 amendmetors absorbered schemes of legislation.gov.uk. Details of relevant amending instruments can be found on their were the profession of the schemes of th

| | | 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 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 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) |

| known to be in force on or before Changes that have been made app details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 2 | Status: Point in time view as at 16/12/2018 ission Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may be over in the content and are referenced with an e subject to amendment by EU Exit Instrumen in The Financial Regulators' Powers (Technic 018/1115), regs. 2, 3, Sch. Pt. 2. These amenu- mending instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. nnotations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) downDiffering with 2019 A Like/Fa. e Other wissed the common for details) |
|---|---|--|
| | | 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 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 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 |

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 Standards etc.) legislation.gov.uk. Details of relevant amending instruments can be found on their webering for ported by our for details)

| | evant amenaing instruments can be jouna on their w | 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 (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 |

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@futurefiles. Instruments of relevant amending instruments can be found on their websites. (Besumance@ecapitymelfor details)

| | | 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. |

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;

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 EGE Leg Lag Chib&D 108 (S0220) Satu schaged, to Stater in The John Court of the formed as the formed and the financial regulation of the financial regulation of the financial regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU EGE Leg Lag Chib&D 108 (S0220) Satu schaged, to Stater in The John Court of the financial regulation of the financial regulati

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 Identifier (LEI);—Specific codeSpecific code:——For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1) (c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;—For non-EEA undertakings within the scope of the group, in the meaning of |

| known to be in force on or before I Changes that have been made appe details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 sion Implementing Regulation (EU) 2015/2 8 July 2024. There are changes that may be ar in the content and are referenced with an stubject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technics 18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for its made by the Prudential Regulation al Standards etc.) (Amendment etc.) ments are not identificationecode ebsite/s. (See etd Advinent fe Equils) |
|---|--|--|
| | | 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 undertaking + 5 digits |
| C0030 | Type of code of the ID of the undertaking | Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code |
| 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 |

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> 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 Regulation (EU) 2015/35 11 — Nonregulated 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

| known to be in force on or before Changes that have been made app details)EUR 2015 No. 2452 may be Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 16/12/2018 ssion Implementing Regulation (EU) 2015/2 18 July 2024. There are changes that may b ear in the content and are referenced with at subject to amendment by EU Exit Instrument The Financial Regulators' Powers (Technic 18/1115), regs. 2, 3, Sch. Pt. 2. These amen ending instruments can be found on their w | 2452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for nts made by the Prudential Regulation al Standards etc.) (Amendment etc.) dments are not Diregitive al 2009/n 1 38/ |
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| | | 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 |
| C0060 | Legal form | Identify the form of the undertaking. For categories 1 to 4 in cell 'Type of undertaking', the legal form shall be consistent with Annex III of Directive 2009/138/EC. |
| C0070 | Category (mutual/non mutual) | Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not. The following closed list 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 | | · |
| 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). |

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| | | 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 undertaking, e.g centralised risk management. This cell is not applicable for the ultimate parent undertaking. |
| C0220 | Level of influence | Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in 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. |

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| Changes to legislation: Commiss | sion Implementing Regulation (EU) 2015/2- | 452 is up to date with all changes |
| known to be in force on or before 1 | 8 July 2024. There are changes that may be | e brought into force at a future date. |
| Changes that have been made appea | ar in the content and are referenced with an | notations. (See end of Document for |
| details)EUR 2015 No. 2452 may be s | ubject to amendment by EU Exit Instrumen | ts made by the Prudential Regulation |
| Authority under powers set out in T | The Financial Regulators' Powers (Technica | al Standards etc.) (Amendment etc.) |
| (EU Exit) Regulations 2018 (S.I. 201 | 8/1115), regs. 2, 3, Sch. Pt. 2. These amena | methe to howing glosed bistn |
| legislation.gov.uk. Details of relevant ame | nding instruments can be found on their we | bshahl Geeusedf. Document for details) |
| | | 1 D |

| | | 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

| | | Indicate if the undertaking |
|----------------------------|--|---|
| 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: 1 - Included in the scope 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) |
| C0250 | Inclusion in the scope of group supervision — Date of decision if art.214 is applied | Identify the ISO 8601 (yyyy–mm–dd) code of the date where the decision of exclusion has been taken. |
| Group solvency calculation | | |
| C0260 | Method used and under method 1, treatment of the undertaking | The item gathers information on the method used for group solvency calculation and the treatment of each undertaking. The following closed list shall be used: |

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> 2 - Method1: 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 inclusionin 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).

Status:

Point in time view as at 16/12/2018.

Changes to legislation:

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