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

COMMISSION IMPLEMENTING REGULATION (EU) 2015/2452

of 2 December 2015

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

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)<sup>(1)</sup>, 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<sup>(2)</sup> should apply to the disclosure of group and single solvency and financial condition reports.
- (4) Insurance and reinsurance undertakings and groups should only disclose the information applicable for their business. For example, certain options provided for by Directive 2009/138/EC, like the use of the matching adjustment for the calculation of the technical provisions or the use of a full or partial internal model or of underwriting-

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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<sup>(3)</sup>,

HAS ADOPTED THIS REGULATION:

Article 1 **U.K.**

### 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 **U.K.**

### 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 **U.K.**

### 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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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 **U.K.**

##### **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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- (g) ~~template S.22.01.21 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 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 U.K.

### Templates for the solvency and financial condition report of groups

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

- (a) template S.32.01.22 of Annex I, specifying information on the undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;
- (b) where, for the calculation of the group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC, template S.02.01.02 of Annex I to this Regulation, specifying balance sheet information, using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex III to this Regulation;
- (c) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses, using the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.01 of Annex III to this Regulation, for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35;
- (d) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country, using the valuation and recognition principles used in the

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- (e) template S.22.01.22 of Annex I, specifying information on the impact of the long term guarantee and transitional measures, following the instructions set out in section S.22.01 of Annex III;
- (f) template S.23.01.22 of Annex I, specifying information on own funds, including basic own funds and ancillary own funds, following the instructions set out in section S.23.01 of Annex III;
- (g) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.25.01.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using the standard formula, following the instructions set out in section S.25.01 of Annex III to this Regulation;
- (h) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.25.02.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using the standard formula and a partial internal model, following the instructions set out in section S.25.02 of Annex III to this Regulation;
- (i) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.25.03.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using a full internal model, following the instructions set out in section S.25.03 of Annex III to this Regulation.

## Article 6 **U.K.**

### 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 **U.K.**

### 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 **U.K.**

### **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 **U.K.**

### **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 **U.K.**

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



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Other loans and mortgages	<b>R0260</b>	
Reinsurance recoverables from:	<b>R0270</b>	
Non-life and health similar to non-life	<b>R0280</b>	
Non-life excluding health	<b>R0290</b>	
Health similar to non-life	<b>R0300</b>	
Life and health similar to life, excluding health and index-linked and unit-linked	<b>R0310</b>	
Health similar to life	<b>R0320</b>	
Life excluding health and index-linked and unit-linked	<b>R0330</b>	
Life index-linked and unit-linked	<b>R0340</b>	
Deposits to cedants	<b>R0350</b>	
Insurance and intermediaries receivables	<b>R0360</b>	
Reinsurance receivables	<b>R0370</b>	
Receivables (trade, not insurance)	<b>R0380</b>	
Own shares (held directly)	<b>R0390</b>	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	<b>R0400</b>	
Cash and cash equivalents	<b>R0410</b>	
Any other assets, not elsewhere shown	<b>R0420</b>	
<b>Total assets</b>	<b>R0500</b>	
<b>Liabilities</b>		<b>C0010</b>
Technical provisions — non-life	<b>R0510</b>	
Technical provisions — non-life (excluding health)	<b>R0520</b>	
TP calculated as a whole	<b>R0530</b>	
Best Estimate	<b>R0540</b>	
Risk margin	<b>R0550</b>	
Technical provisions — health (similar to non-life)	<b>R0560</b>	



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TP calculated as a whole	<b>R0570</b>	
Best Estimate	<b>R0580</b>	
Risk margin	<b>R0590</b>	
Technical provisions — life (excluding index-linked and unit-linked)	<b>R0600</b>	
Technical provisions — health (similar to life)	<b>R0610</b>	
TP calculated as a whole	<b>R0620</b>	
Best Estimate	<b>R0630</b>	
Risk margin	<b>R0640</b>	
Technical provisions — life (excluding health and index-linked and unit-linked)	<b>R0650</b>	
TP calculated as a whole	<b>R0660</b>	
Best Estimate	<b>R0670</b>	
Risk margin	<b>R0680</b>	
Technical provisions — index-linked and unit-linked	<b>R0690</b>	
TP calculated as a whole	<b>R0700</b>	
Best Estimate	<b>R0710</b>	
Risk margin	<b>R0720</b>	
Contingent liabilities	<b>R0740</b>	
Provisions other than technical provisions	<b>R0750</b>	
Pension benefit obligations	<b>R0760</b>	
Deposits from reinsurers	<b>R0770</b>	
Deferred tax liabilities	<b>R0780</b>	
Derivatives	<b>R0790</b>	
Debts owed to credit institutions	<b>R0800</b>	
Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	
Insurance & intermediaries payables	<b>R0820</b>	
Reinsurance payables	<b>R0830</b>	

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Payables (trade, not insurance)	<b>R0840</b>	
Subordinated liabilities	<b>R0850</b>	
Subordinated liabilities not in BOF	<b>R0860</b>	
Subordinated liabilities in BOF	<b>R0870</b>	
Any other liabilities, not elsewhere shown	<b>R0880</b>	
<b>Total liabilities</b>	<b>R0900</b>	
<b>Excess of assets over liabilities</b>	<b>R1000</b>	

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)								
		Medical expense insurance	Income protection insurance	Workers compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross Direct Business	<b>R0110</b>									
Gross Proportional reinsurance accepted	<b>R0120</b>									
Gross Non-proportional reinsurance accepted	<b>R0130</b>									
Reinsurance share	<b>R0140</b>									
Net	<b>R0200</b>									
Premiums earned										



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reinsurance accepted									
Reinsurance share	<b>R0140</b>								
Net	<b>R0500</b>								
Expense incurred	<b>R0550</b>								
Other expenses	<b>R1200</b>								
Total expenses	<b>R1300</b>								

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance			Total	
		Legal expenses insurance	Assistance financial loss	Miscellaneous financial loss	Health	Casualty	Marine, Property aviation, transport		
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200

Premiums written									
Gross Direct Business	<b>R0110</b>								
Gross Proportional reinsurance accepted	<b>R0120</b>								
Gross Non-proportional reinsurance accepted	<b>R0130</b>								
Reinsurance share	<b>R0140</b>								
Net	<b>R0200</b>								

Premiums earned									
Gross Direct Business	<b>R0210</b>								
Gross Proportional	<b>R0220</b>								





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Net	<b>R1700</b>								
Changes in other technical provisions									
Gross	<b>R1710</b>								
Reinsurance share	<b>R1720</b>								
Net	<b>R1800</b>								
Expenses incurred	<b>R1900</b>								
Other expenses	<b>R2500</b>								
Total expenses	<b>R2600</b>								

S.05.02.01

**Premiums, claims and expenses by country**

	Home Country	Top 5 countries (by amount of gross premiums written) — non-life obligations						Total Top 5 and home country
	<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>	<b>C0060</b>	<b>C0070</b>	
	<b>R0010</b>							
		<b>C0080</b>	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>	<b>C0130</b>	<b>C0140</b>
Premiums written								
Gross — Direct Business	<b>R0110</b>							
Gross — Proportional reinsurance accepted	<b>R0120</b>							
Gross — Non-proportional reinsurance accepted	<b>R0130</b>							
Reinsurers share	<b>R0140</b>							



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

Premiums  
earned

Gross — Direct Business	<b>R0210</b>							
Gross — Proportional reinsurance accepted	<b>R0220</b>							
Gross — Non- proportional reinsurance accepted	<b>R0230</b>							
Reinsurers share	<b>R0240</b>							
Net	<b>R0300</b>							

Claims  
incurred

Gross — Direct Business	<b>R0310</b>							
Gross — Proportional reinsurance accepted	<b>R0320</b>							
Gross — Non- proportional reinsurance accepted	<b>R0330</b>							
Reinsurers share	<b>R0340</b>							
Net	<b>R0400</b>							

Changes  
in other  
technical  
provisions

Gross — Direct Business	<b>R0410</b>							
Gross — Proportional	<b>R0420</b>							

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reinsurance accepted								
Gross — Non-proportional reinsurance accepted	<b>R0430</b>							
Reinsurers share	<b>R0440</b>							
Net	<b>R0500</b>							
Expenses incurred	<b>R0550</b>							
Other expenses	<b>R1200</b>							
Total expenses	<b>R1300</b>							
		Home Country	Top 5 countries (by amount of gross premiums written) — non-life obligations					Total Top 5 and home country
		<b>C0150</b>	<b>C0160</b>	<b>C0170</b>	<b>C0180</b>	<b>C0190</b>	<b>C0200</b>	<b>C0210</b>
	<b>R1400</b>							
		<b>C0220</b>	<b>C0230</b>	<b>C0240</b>	<b>C0250</b>	<b>C0260</b>	<b>C0270</b>	<b>C0280</b>
Premiums written								
Gross	<b>R1410</b>							
Reinsurers share	<b>R1420</b>							
Net	<b>R1500</b>							
Premiums earned								
Gross	<b>R1510</b>							
Reinsurers share	<b>R1520</b>							
Net	<b>R1600</b>							
Claims incurred								
Gross	<b>R1610</b>							
Reinsurers share	<b>R1620</b>							
Net	<b>R1700</b>							



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<p><b>after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole</b></p>									
<p>Technical provisions calculated as a sum of BE and RM</p>									
<p>Best Estimate</p>									
<p>Gross Best Estimate</p>	R0030								
<p><b>Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default</b></p>	R0080								
<p>Best estimate minus recoverables</p>	R0090								

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<b>reinsurance/SPV and Finite Re — total</b>									
<b>Risk Margin</b>	R0100								
<b>Amount of the transitional on Technical Provisions</b>									
<b>Technical Provisions calculated as a whole</b>	R0110								
<b>Best estimate</b>	R0120								
<b>Risk margin</b>	R0130								
<b>Technical provisions — total</b>	R0200								
		<b>Health insurance (direct business)</b>			<b>Annuities stemming from non-life insurance contracts and relating to health insurance obligations</b>	<b>Health reinsurance (reinsurance accepted)</b>	<b>Total (Health similar to life insurance)</b>		
			<b>Contracts without options and guarantees</b>	<b>Contracts with options or guarantees</b>					
		C0160	C0170	C0180	C0190	C0200	C0210		
<b>Technical provisions calculated as a whole</b>	R0010								
<b>Total Recoverables from reinsurance/SPV</b>	R0020								

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<b>Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole</b>							
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030						
<b>Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default</b>	R0080						
Best estimate minus recoverables from reinsurance/ SPV and Finite	R0090						





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<b>expected losses due to counterparty default associated to TP calculated as a whole</b>									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
<b>Premium provisions</b>									
<b>Gross</b>	R0060								
<b>Total recoverable from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default</b>	R0140								
<b>Net Best Estimate of Premium Provisions</b>	R0150								

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Claims provisions									
<b>Gross</b>	R0160								
<b>Total recoverable from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default</b>	R0240								
<b>Net Best Estimate of Claims Provisions</b>	R0250								
Total Best estimate — gross	R0260								
Total Best estimate — net	R0270								
<b>Risk margin</b>	R0280								
Amount of the transitional on Technical Provisions									
<b>Technical Provisions calculated as a whole</b>	R0290								
<b>Best estimate</b>	R0300								

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Risk margin	R0310									
Technical provisions — total										
Technical provisions — total	R0320									
Recoveries from reinsurance contract/ SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330									
Technical provisions minus recoverables from reinsurance/ SPV and Finite Re — total	R0340									
		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				<b>Total Non-Life obligation</b>	
		<b>Legal expenses insurance</b>	<b>Assistance</b>	<b>Miscellaneous financial loss</b>	<b>Non-proportional health reinsurance</b>	<b>Non-proportional casualty reinsurance</b>	<b>Non-proportional marine association and transport reinsurance</b>	<b>Non-proportional property reinsurance</b>		
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
Technical provisions calculated	R0010									

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whole									
Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050								
Technical provisions calculated as a sum of BE and RM									
Best estimate									
<b>Premium provisions</b>									
<b>Gross</b>	R0060								
<b>Total recoverable from reinsurance/ SPV and Finite Re after the adjustment for expected losses</b>	R0140								



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Provisions									
<b>Technical Provisions calculated as a whole</b>	R0290								
<b>Best estimate</b>	R0300								
<b>Risk margin</b>	R0310								
Technical provisions — total									
<b>Technical provisions — total</b>	R0320								
<b>Recoverables from reinsurance contract/ SPV and Finite Re after the adjustment for expected losses due to counterparty default — total</b>	R0330								
<b>Technical provisions minus recoverables from reinsurance/ SPV and Finite Re — total</b>	R0340								

S.19.01.21

Non-life insurance claims





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**Gross undiscounted Best Estimate Claims Provisions**

(absolute amount)

N-2	<b>R0230</b>													<b>R0230</b>
N-1	<b>R0240</b>													<b>R0240</b>
N	<b>R0250</b>													<b>R0250</b>
														<b>Total R0260</b>

**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**

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
<b>Technical provisions</b>	R0010					
<b>Basic own funds</b>	R0020					
<b>Eligible own funds to meet Solvency Capital Requirement</b>	R0050					
<b>Solvency Capital Requirement</b>	R0090					
<b>Eligible own funds to meet Minimum</b>	R0100					

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Capital Requirement						
<b>Minimum Capital Requirement</b>	R0110					

S.22.01.22

**Impact of long term guarantees and transitional measures**

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

S.23.01.01

**Own funds**

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

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<b>Delegated Regulation (EU) 2015/35</b>						
Ordinary share capital (gross of own shares)	<b>R0010</b>					
Share premium account related to ordinary share capital	<b>R0030</b>					
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings	<b>R0040</b>					
Subordinated mutual member accounts	<b>R0050</b>					
Surplus funds	<b>R0070</b>					
Preference shares	<b>R0090</b>					
Share premium account related to preference shares	<b>R0110</b>					
Reconciliation reserve	<b>R0130</b>					
Subordinated liabilities	<b>R0140</b>					

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equal to the value of net deferred tax assets						
Other own fund items approved by the supervisory authority as basic own funds not specified above	<b>R0180</b>					
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	<b>R0220</b>					

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<b>Deductions</b>						
[ <sup>F1</sup> Deductions for participations in financial and credit institutions	<b>R0230</b>					]
<b>Total basic own funds after deductions</b>	<b>R0290</b>					
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	<b>R0300</b>					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand	<b>R0310</b>					
Unpaid and uncalled preference shares callable on demand	<b>R0320</b>					
A legally binding commitment to subscribe and pay for subordinated	<b>R0330</b>					

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on demand						
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	<b>R0340</b>					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	<b>R0350</b>					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	<b>R0360</b>					
Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	<b>R0370</b>					
Other ancillary own funds	<b>R0390</b>					
<b>Total ancillary own funds</b>	<b>R0400</b>					

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<b>Available and eligible own funds</b>						
Total available own funds to meet the SCR	<b>R0500</b>					
Total available own funds to meet the MCR	<b>R0510</b>					
Total eligible own funds to meet the SCR	<b>R0540</b>					
Total eligible own funds to meet the MCR	<b>R0550</b>					
<b>SCR</b>	<b>R0580</b>					
<b>MCR</b>	<b>R0600</b>					
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>					
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>					
		C0060				
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	<b>R0700</b>					
Own shares (held directly and indirectly)	<b>R0710</b>					

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Foreseeable	R0720					
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					
Reconciliation reserve	R0760					
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
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	<b>R0010</b>					
Non-available called but not paid in ordinary share capital at group level	<b>R0020</b>					
Share premium account related to ordinary share capital	<b>R0030</b>					
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings	<b>R0040</b>					
Subordinated mutual	<b>R0050</b>					

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accounts						
Non-available subordinated mutual member accounts at group level	<b>R0060</b>					
Surplus funds	<b>R0070</b>					
Non-available surplus funds at group level	<b>R0080</b>					
Preference shares	<b>R0090</b>					
Non-available preference shares at group level	<b>R0100</b>					
Share premium account related to preference shares	<b>R0110</b>					
Non-available share premium account related to preference shares at group level	<b>R0120</b>					
Reconciliation reserve	<b>R0130</b>					
Subordinated liabilities	<b>R0140</b>					
Non-available subordinated liabilities at group level	<b>R0150</b>					

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legislation.gov.uk. ~~As amount:~~ **R0160** If relevant amending instruments can be found on their website/s. (See end of Document for details)

equal to the value of net deferred tax assets	<b>R0160</b>					
The amount equal to the value of net deferred tax assets not available at the group level	<b>R0170</b>					
Other items approved by supervisory authority as basic own funds not specified above	<b>R0180</b>					
Non available own funds related to other own funds items approved by supervisory authority	<b>R0190</b>					
Minority interests (if not reported as part of a specific own fund item)	<b>R0200</b>					
Non-available minority interests at group level	<b>R0210</b>					
<b>Own funds from the financial statements</b>						

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<p><b>not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b></p>						
<p>[<sup>F1</sup>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</p>	<p><b>R0220</b></p>					<p>]</p>
<p><b>Deductions</b></p>						
<p>Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities</p>	<p><b>R0230</b></p>					
<p>[<sup>F1</sup>whereof deducted according</p>	<p><b>R0240</b></p>					<p>]</p>

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228 of the Directive 2009/138/EC						
Deductions for participations where there is non-availability of information (Article 229)	<b>R0250</b>					
Deduction for participations included by using D&A when a combination of methods is used	<b>R0260</b>					
Total of non-available own fund items	<b>R0270</b>					
<b>Total deductions</b>	<b>R0280</b>					
<b>Total basic own funds after deductions</b>	<b>R0290</b>					
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	<b>R0300</b>					
Unpaid and uncalled initial funds,	<b>R0310</b>					

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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	<b>R0320</b>					
[ <sup>F2</sup> A legally binding commitment to subscribe and pay for subordinated liabilities on demand	<b>R0330</b>					]
[ <sup>F1</sup> Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	<b>R0340</b>					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	<b>R0350</b>					]

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Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/ EC	<b>R0360</b>					
Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC	<b>R0370</b>					
Non available ancillary own funds at group level	<b>R0380</b>					
Other ancillary own funds	<b>R0390</b>					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Own funds of other financial sectors</b>						
[ <sup>F1</sup> Credit Institutions, investment firms, financial institutions, alternative investment fund managers, UCITS	<b>R0410</b>					]

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management companies						
Institutions for occupational retirement provision	<b>R0420</b>					
Non regulated entities carrying out financial activities	<b>R0430</b>					
[ <sup>F1</sup> Total own funds of other financial sectors	<b>R0440</b>					]
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>						
Own funds aggregated when using the D&A and combination of method	<b>R0450</b>					
Own funds aggregated when using the D&A and combination of method net of IGT	<b>R0460</b>					
Total available own funds to meet the consolidated	<b>R0520</b>					



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(excluding own funds from other financial sector and from the undertakings included via D&A )						
Total available own funds to meet the minimum consolidated group SCR	<b>R0530</b>					
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A )	<b>R0560</b>					
Total eligible own funds to meet the minimum consolidated group SCR	<b>R0570</b>					
<b>Minimum consolidated Group SCR</b>	<b>R0610</b>					
<b>Ratio of Eligible own funds to Minimum Consolidated</b>	<b>R0650</b>					

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<b>Group SCR</b>						
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0660</b>					
<b>Group SCR</b>	<b>R0680</b>					
<b>Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&amp;A</b>	<b>R0690</b>					
		C0060				
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	<b>R0700</b>					
Own shares (held directly and indirectly)	<b>R0710</b>					
Foreseeable dividends, distributions and charges	<b>R0720</b>					

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Other basic own fund items	<b>R0750</b>					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	<b>R0740</b>					
Other non available own funds	<b>R0750</b>					
Reconciliation reserve before deduction for participations in other financial sector	<b>R0760</b>					
Expected profits						
[ <sup>F1</sup> Expected profits included in future premiums (EPIFP) — Life business	<b>R0770</b>					]
[ <sup>F1</sup> Expected profits included in future premiums (EPIFP) — Non- life business	<b>R0780</b>					]
[ <sup>F1</sup> Total EPIFP	<b>R0790</b>					]

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### 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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	[ <sup>F1</sup> C0120]
<b>Market risk</b>	R0010			
<b>Counterparty default risk</b>	R0020			
<b>Life underwriting risk</b>	R0030			
<b>Health underwriting risk</b>	R0040			
<b>Non-life underwriting risk</b>	R0050			
<b>Diversification</b>	R0060			
<b>Intangible asset risk</b>	R0070			
Basic Solvency Capital Requirement	R0100			
Calculation of Solvency Capital Requirement		<b>C0100</b>		
<b>Operational risk</b>	R0130			
<b>Loss-absorbing capacity of technical provisions</b>	R0140			
<b>Loss-absorbing</b>	R0150			

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

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

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

<b>adjustment portfolios</b>				
<b>Diversification effects due to RFF nSCR aggregation for article 304</b>	R0440			

[<sup>F3</sup> Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	]

#### Textual Amendments

**F3** Inserted by Commission Implementing Regulation (EU) 2019/2102 of 27 November 2019 amending Commission Implementing Regulation (EU) 2015/2452 with regard to the disclosure of information used in the calculation of the adjustment for the loss-absorbing capacity of deferred taxes (Text with EEA relevance).

S.25.01.22

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	[ <sup>F1</sup> C0090]	[ <sup>F1</sup> C0120]

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<b>Market risk</b> Details <b>R0010</b> Content amending instruments can be found on their website/s. (See end of Document for details)				
<b>Counterparty default risk</b>	R0020			
<b>Life underwriting risk</b>	R0030			
<b>Health underwriting risk</b>	R0040			
<b>Non-life underwriting risk</b>	R0050			
<b>Diversification</b>	R0060			
<b>Intangible asset risk</b>	R0070			
Basic Solvency Capital Requirement	R0100			
Calculation of Solvency Capital Requirement		<b>C0100</b>		
<b>Operational risk</b>	R0130			
<b>Loss-absorbing capacity of technical provisions</b>	R0140			
<b>Loss-absorbing capacity of deferred taxes</b>	R0150			
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	R0160			
Solvency capital requirement excluding capital add-on	R0200			
<b>Capital add-on already set</b>	R0210			

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Solvency capital requirement				
Other information on SCR				
<b>Capital requirement for duration-based equity risk sub-module</b>	R0400			
<b>Total amount of Notional Solvency Capital Requirements for remaining part</b>	R0410			
<b>Total amount of Notional Solvency Capital Requirements for ring fenced funds</b>	R0420			
<b>Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios</b>	R0430			
<b>Diversification effects due to RFF nSCR aggregation for article 304</b>	R0440			
<b>Minimum consolidated group solvency capital requirement</b>	R0470			
Information on other entities				
<b>Capital requirement for other financial</b>	R0500			



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<b>insurance capital requirements)</b>				
<b>Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies</b>	R0510			
<b>Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions</b>	R0520			
<b>Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out</b>	R0530			

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<b>Financial activities</b>				
<b>Capital requirement for non-controlled participation requirements</b>	R0540			
<b>Capital requirement for residual undertakings</b>	R0550			
Overall SCR				
<b>SCR for undertakings included via D and A</b>	R0560			
Solvency capital requirement	R0570			

#### S.25.02.21

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

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	[ <sup>F1</sup> C0090]	[ <sup>F1</sup> C0120]
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>			
Total undiversified components	<b>R0110</b>				
Diversification	<b>R0060</b>				
Capital requirement for business operated in accordance with Art. 4	<b>R0160</b>				

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

of Directive 2003/41/EC					
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>				
Capital add-ons already set	<b>R0210</b>				
<b>Solvency capital requirement</b>	<b>R0220</b>				
<b>Other information on SCR</b>					
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>				
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>				
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>				
Total amount of Notional Solvency Capital Requirements	<b>R0410</b>				

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

for remaining part					
[ <sup>F1</sup> Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>				]
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>				
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>				
[ <sup>F3</sup> Approach to tax rate					
				Yes/No	
				C0109	
Approach based on average tax rate		<b>R0590</b>			
Calculation of loss absorbing capacity of deferred taxes					
				LAC DT	
				C0130	
Amount/estimate of LAC DT	<b>R0640</b>				
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	<b>R0650</b>				
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	<b>R0660</b>				
Amount/estimate of LAC DT justified by carry back, current year	<b>R0670</b>				

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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

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

Amount/estimate of LAC DT justified by carry back, future years	R0680	
Amount/estimate of Maximum LAC DT	R0690	1

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
<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0070</b>	[ <sup>F1</sup> C0090]	[ <sup>F1</sup> C0120]
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>			
Total undiversified components	<b>R0110</b>				
Diversification	<b>R0060</b>				
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>				
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>				
Capital add-ons already set	<b>R0210</b>				

**Status:** Point in time view as at 01/01/2020.

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<b>Solvency capital requirement for undertakings under consolidated method</b>	<b>R0220</b>				
<b>Other information on SCR</b>					
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>				
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>				
Capital requirement for duration-based equity risk sub-module	<b>R0400</b>				
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>				
[ <sup>F1</sup> Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>				]
Total amount of Notional	<b>R0430</b>				

**Status:** Point in time view as at 01/01/2020.

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Capital Requirement for matching adjustment portfolios					
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>				
Minimum consolidated group solvency capital requirement	<b>R0470</b>				
<b>Information on other entities</b>					
Capital requirement for other financial sectors (Non-insurance capital requirements)	<b>R0500</b>				
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	<b>R0510</b>				

**Status:** Point in time view as at 01/01/2020.

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

Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	<del>R0520</del>				
Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	<b>R0530</b>				
Capital requirement for non-controlled participation requirements	<b>R0540</b>				
Capital requirement for residual undertakings	<b>R0550</b>				
		C0100			
<b>Overall SCR</b>					
SCR for undertakings included via D and A	<b>R0560</b>				



**Status:** Point in time view as at 01/01/2020.

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<b>Solvency capital requirement</b>					
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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
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>
Total undiversified components	<b>R0110</b>	
Diversification	<b>R0060</b>	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	<b>R0160</b>	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	
Capital add-ons already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	
<b>Other information on SCR</b>		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
[ <sup>F1</sup> Total amount of Notional Solvency Capital	<b>R0420</b>	]

**Status:** Point in time view as at 01/01/2020.

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Requirements for matching funds		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	

**[F<sup>3</sup>]** APPROACH TO TAX RATE

		Yes/No
		C0109
Approach based on average tax rate	R0590	

**CALCULATION OF LOSS ABSORBING CAPACITY OF DEFERRED TAXES**

		LAC DT
		C0130
Amount/estimate of LAC DT	R0640	
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	
Amount/estimate of LAC DT justified by carry back, current year	R0670	
Amount/estimate of LAC DT justified by carry back, future years	R0680	
Amount/estimate of Maximum LAC DT	R0690	]

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
<b>C0010</b>	<b>C0020</b>	<b>C0030</b>

*Status: Point in time view as at 01/01/2020.*

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<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>
Total undiversified components	<b>R0110</b>	
Diversification	<b>R0060</b>	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	
Capital add-ons already set	<b>R0210</b>	
<b>Solvency capital requirement</b>	<b>R0220</b>	
<b>Other information on SCR</b>		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	<b>R0300</b>	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	<b>R0310</b>	
Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	
[ <sup>F1</sup> Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>	]
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	
Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	
Minimum consolidated group solvency capital requirement	<b>R0470</b>	

*Status: Point in time view as at 01/01/2020.*

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<b>Information on other entities</b>		
Capital requirement for other financial sectors (Non-insurance capital requirements)	<b>R0500</b>	
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	<b>R0510</b>	
Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	<b>R0520</b>	
Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	<b>R0530</b>	
Capital requirement for non-controlled participation requirements	<b>R0540</b>	
Capital requirement for residual undertakings	<b>R0550</b>	

S.28.01.01

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

<b>Linear formula component for non-life insurance and reinsurance obligations</b>					
		<b>C0010</b>			
MCR <sub>NL</sub> Result	<b>R0010</b>				
				<b>Net (of reinsurance/SPV) best estimate and TP</b>	<b>Net (of reinsurance) written premiums</b>

*Status: Point in time view as at 01/01/2020.*

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<b>Linear formula component for non-life insurance and reinsurance obligations</b>					
				<b>calculated as a whole</b>	<b>in the last 12 months</b>
				C0020	C0030
Medical expense insurance and proportional reinsurance	<b>R0020</b>				
Income protection insurance and proportional reinsurance	<b>R0030</b>				
Workers' compensation insurance and proportional reinsurance	<b>R0040</b>				
Motor vehicle liability insurance and proportional reinsurance	<b>R0050</b>				
Other motor insurance and proportional reinsurance	<b>R0060</b>				
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>				
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>				
General liability insurance and proportional reinsurance	<b>R0090</b>				
Credit and suretyship insurance and proportional reinsurance	<b>R0100</b>				
Legal expenses insurance and proportional reinsurance	<b>R0110</b>				
Assistance and proportional reinsurance	<b>R0120</b>				
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>				
Non-proportional health reinsurance	<b>R0140</b>				
Non-proportional casualty reinsurance	<b>R0150</b>				
Non-proportional marine, aviation and transport reinsurance	<b>R0160</b>				
Non-proportional property reinsurance	<b>R0170</b>				
<b>Linear formula component for life insurance and reinsurance obligations</b>					
		<b>C0040</b>			
MCR <sub>L</sub> Result	<b>R0200</b>				
				<b>Net (of reinsurance/ SPV) best estimate and TP calculated as a whole</b>	<b>Net (of reinsurance/ SPV) total capital at risk</b>

**Status:** Point in time view as at 01/01/2020.

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<b>Linear formula component for life insurance and reinsurance obligations</b>		C0050	C0060
Obligations with profit participation — guaranteed benefits	<b>R0210</b>		
Obligations with profit participation — future discretionary benefits	<b>R0220</b>		
Index-linked and unit-linked insurance obligations	<b>R0230</b>		
Other life (re)insurance and health (re)insurance obligations	<b>R0240</b>		
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>		
<b>Overall MCR calculation</b>			
		C0070	
<b>Linear MCR</b>	R0300		
<b>SCR</b>	R0310		
<b>MCR cap</b>	R0320		
<b>MCR floor</b>	R0330		
<b>Combined MCR</b>	R0340		
<b>Absolute floor of the MCR</b>	R0350		
		C0070	
Minimum Capital Requirement	R0400		

S.28.02.01

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

		Non-life activities	Life activities	Non-life activities		Life activities	
		<b>MCR<sub>(NL,NM)</sub> Result</b>	<b>MCR<sub>(NL,L)</sub> Result</b>				
		<b>C0010</b>	<b>C0020</b>				
<b>Linear formula component for non-life insurance and reinsurance obligations</b>	<b>R0010</b>						
				<b>Net (of reinsurance)</b>	<b>Net (of reinsurance)</b>	<b>Net (of reinsurance)</b>	<b>Net (of reinsurance)</b>

Status: Point in time view as at 01/01/2020.

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					best estimate and TP calculated as a whole	premiums in the last 12 months	best estimate and TP calculated as a whole	premiums in the last 12 months
					C0030	C0040	C0050	C0060
				<b>R0020</b>				
				<b>R0030</b>				
				<b>R0040</b>				
				<b>R0050</b>				
				<b>R0060</b>				
				<b>R0070</b>				
				<b>R0080</b>				
				<b>R0090</b>				
				<b>R0100</b>				
				<b>R0110</b>				
				<b>R0120</b>				
				<b>R0130</b>				
				<b>R0140</b>				
				<b>R0150</b>				
				<b>R0160</b>				
				<b>R0170</b>				
		Non-life activities	Life activities		Non-life activities		Life activities	
		<b>MCR<sub>(L,NL)</sub> Result</b>	<b>MCR<sub>(L,L)</sub> Result</b>					
		<b>C0070</b>	<b>C0080</b>					

*Status: Point in time view as at 01/01/2020.*

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<p><i>Legislation.gov.uk details of relevant amending instruments can be found on their website/s. (See end of Document for details)</i></p>								
Linear	R0200							
formula component for life insurance and reinsurance obligations					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation — guaranteed benefits	<b>R0210</b>							
Obligations with profit participation — future discretionary benefits	<b>R0220</b>							
Index-linked and unit-linked insurance obligations	<b>R0230</b>							
Other life (re)insurance and health (re)insurance obligations	<b>R0240</b>							
Total capital at risk for all life (re)insurance obligations	<b>R0250</b>							
Overall MCR calculation								
					C0130			
Linear MCR	<b>R0300</b>							
SCR	<b>R0310</b>							
MCR cap	<b>R0320</b>							
MCR floor	<b>R0330</b>							
Combined MCR	<b>R0340</b>							
Absolute floor of the MCR	<b>R0350</b>							
					C0130			
<b>Minimum Capital Requirement</b>	<b>R0400</b>							
Notional non-life and life MCR calculation					Non-life activities	Life activities		
					C0140	C0150		



**Status:** Point in time view as at 01/01/2020.

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Notional MCR	<b>R0500</b>		
Notional SCR excluding add-on (annual or latest calculation)	<b>R0510</b>		
Notional MCR cap	<b>R0520</b>		
Notional MCR floor	<b>R0530</b>		
Notional Combined MCR	<b>R0540</b>		
Absolute floor of the notional MCR	<b>R0550</b>		
Notional MCR	<b>R0560</b>		

S.32.01.22

#### Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	<b>(cont)</b>
Criteria of influence						Inclusion in the scope of group supervision	Group solvency calculation	
% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportion of share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

**Status:** Point in time view as at 01/01/2020.

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### **Instructions regarding the templates for the solvency and condition report of individual undertakings**

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the tables identifies the items to be disclosed by identifying the columns and rows as showed in the template in Annex I.

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as 'this template' throughout the text of the Annex.

#### **S.02.01. — Balance sheet**

##### **General comments:**

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

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/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: <ul style="list-style-type: none"> <li>(a) deductible temporary differences;</li> <li>(b) the carry forward of unused tax losses; and/or</li> <li>(c) the carry forward of unused tax credits.</li> </ul>
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.

<b>Status:</b> Point in time view as at 01/01/2020.		
<b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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(1), 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)		
C0010/R0080	Property (other than for own use)	Amount of the property other than for own use. It
		includes also property under construction other than for own use.
C0010/R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index-linked and unit-linked contracts' in C0010/R0220.
C0010/R0100	Equities	This is the total amount of equities, listed and unlisted.
C0010/R0110	Equities — listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a 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

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		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 ('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

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		<p>(MBS), Commercial Mortgage Backed Securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')</p>
C0010/R0180	Collective Investments Undertakings	<p>Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council<sup>2</sup> or an alternative investment fund ('AIF') as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.</p>
C0010/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than</p>

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

		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 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.

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C0010/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.
C0010/R0270	Reinsurance recoverables from:	This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite Re and SPV).
C0010/R0280	Non-life and health similar to non-life	Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life.
C0010/R0290	Non-life excluding health	Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health— similar to non –life
C0010/R0300	Health similar to non-life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010/R0310	Life and health similar to life, excluding health and index-linked and unit-linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health—similar to life.
C0010/R0330	Life excluding health and index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life business, 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—

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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 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



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		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.
<b>Liabilities</b>		
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

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		proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0540	Technical provisions — non-life (excluding health) — Best estimate	This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be disclosed gross of reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0550	Technical provisions — non-life (excluding health) — Risk margin	This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount should include the apportionment from 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 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

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

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		in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	This is the total amount of best estimate of technical provisions for health (similar to life) business. 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

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		This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index-linked and unit-linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
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

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		proportionate methodology used for the purposes of MCR calculation.
C0010/R0690	Technical provisions — index-linked and unit-linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions 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.

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C0010/R0740	Contingent liabilities	<p>A contingent liability is defined as:</p> <ul style="list-style-type: none"> <li>(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</li> <li>(b) a present obligation that arises from past events even if:             <ul style="list-style-type: none"> <li>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</li> <li>(ii) the amount of the obligation cannot be measured with sufficient reliability.</li> </ul> </li> </ul> <p>The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in article 11</p>

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C0010/R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones disclosed under 'Pension benefit obligation'. The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.
C0010/R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in 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



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		<p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value.</p>
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

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		Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities). It shall include payables from reinsurance accepted.
C0010/R0830	Reinsurance payables	Amounts payable, past due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables. 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

<b>Status:</b> Point in time view as at 01/01/2020.		
<b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 classified in on legislation.gov.uk. Details of relevant amending instruments can be found on their website (of Own Funds should be presented here.)		
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010/R0900	Total liabilities	This is the overall total amount of all liabilities.
C0010/R1000	Excess of assets over liabilities	This is the total of undertaking's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.

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

##### General comments:

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

[<sup>F1</sup>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 contracts applicable in the financial statements.]

	ITEM	INSTRUCTIONS
Non-life insurance and reinsurance obligations		
C0010 to C0120/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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.)

C0010 to C0120/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0130 to C0160/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available at [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on their websites (see [www.legislation.gov.uk](http://www.legislation.gov.uk)). The amount coded to reinsurance undertakings is reduced by the amount coded to reinsurance undertakings.

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

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available at <https://www.legislation.gov.uk>. Details of relevant amending instruments can be found on their websites (see <https://www.legislation.gov.uk>). The amount coded to reinsurance undertakings(s)

C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 include on [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their websites. (See end of Document for details)

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.
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> C0010 to C0120/R0420	Changes in other technical provisions — Gross —	Changes in other technical provisions as defined in Directive 91/674/EEC where

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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. 2018/1013) or by the European Commission under powers set out in the Commission Delegated Regulation (EU) 2019/1023. Details of relevant amendments can be found on their websites (see technical provisions) [legislation.gov.uk](https://www.legislation.gov.uk). Details of relevant amendments can be found on their websites (see technical provisions)

	Proportional reinsurance accepted	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).]
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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



**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available at [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on their websites. (See end of Document for details) **reduced by the amount coded 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 incurred by the undertaking 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
<b>Life insurance and reinsurance obligations</b>		
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

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 will be incorporated into the legislation.gov.uk. Details of relevant amending instruments can be found on their websites (EU Exit Documents).

		<p>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.</p>
C0210 to C0280/R1500	Premiums written — net	<p>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.</p>
C0210 to C0280/R1510	Premiums earned — Gross	<p>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.</p>
C0210 to C0280/R1520	Premiums earned — reinsurers' share	<p>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.</p>
C0210 to C0280/R1600	Premiums earned — Net	<p>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.</p>

<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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. 2018/1145), 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)</p>		
C0210 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC: 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.
[ <sup>F1</sup> 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:

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available on [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on their websites. (See end of Document for details)

		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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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.

<b>Status:</b> Point in time view as at 01/01/2020.		
<b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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. 2018/115) 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)		
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:

[<sup>F4</sup>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

- F4** 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.

[<sup>F1</sup>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 applicable in the financial statements.]

The following criteria for the classification by country shall be used:

- The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums
- For the direct insurance business for the lines of business '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;

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 2019, or by any other instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2019, or by any other instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2019, or by any other instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2019. (See end of Document for details)

- 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;
- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
Non-life insurance and reinsurance obligations		
C0020 to C0060/R0010	Top 5 countries (by amount of gross premiums written) — non-life obligations	Identify the ISO 3166-1 alpha-2 code of the countries being 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

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 may relate in whole or in part to a later financial year. (Details of relevant amending instruments can be found on their websites (for details) [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their websites (for details))

C0080 to C0140/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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.)

C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.
C0080 to C0140/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0080 to C0140/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance

(S.I. 2015/2452, reg. 2(3), Sch. Pt. 2. These amendments have not currently been made available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)



<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 will be applied to the text of the Regulation as if they were part of the original text. (See end of Document for details) <a href="https://www.legislation.gov.uk">legislation.gov.uk</a>. Details of relevant amending instruments can be found on their website.</p>		
		<p>contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0320	Claims incurred Gross — Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	<p>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.</p> <p>This shall exclude claims management expenses and</p>

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		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.
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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

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[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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).]

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C0080 to C0140/R0530	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0140/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.
C0140/R1300	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.
<b>Life insurance and reinsurance obligations</b>		
C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written) — life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being 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.

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

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		<p>contracts arising from the gross direct and reinsurance business. It excludes claims management expenses and the movement in provisions in claims management expenses.</p>
C0220 to C0280/R1620	Claims incurred — Reinsurers' share	<p>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.</p>
C0220 to C0280/R1700	Claims incurred — Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to 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.</p>
[ <sup>F1</sup> C0220 to C0280/R1710	Changes in other technical provisions — Gross	<p>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business. This item shall be reported as a positive amount if the variation is negative</p>

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		or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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## S.12.01 — Life and Health SLT Technical Provisions

### General comments:

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

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation (EU) 2015/35 may be applied to calculate the risk margin during the financial year.

Line of Business for life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation (EU) 2015/35. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings shall, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Delegated Regulation (EU) 2015/35).

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.



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C0150/R0010	Technical provisions calculated as a whole	Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.
	Total (Life other than health insurance, incl. Unit-Linked)	Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.
C0210/R0010	Technical provisions calculated as a whole — Total (Health similar to life insurance)	Total amount of technical provisions calculated as a whole for health SLT.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	Amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
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 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.

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C0150/R0030	Technical provisions calculated as a sum of	Total amount of Gross Best estimate (no deduction of
	BE and RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit-Linked)	reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit-Linked.
C0210/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Health similar to life insurance)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0040	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	Amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, 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

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C0150/R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, for Life other than health insurance, including Unit-Linked.
C0210/R0090	Best estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Health similar to life insurance)	Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100	Risk Margin	Amount of Risk margin, as defined in Article 77(3) of Directive 2009/138/EC, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0100	Risk Margin — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Risk Margin for Life other than health insurance, including Unit-Linked.
C0210/R0100	Risk Margin — Total (Health similar to life insurance)	Total amount of Risk Margin for Health similar to life insurance.
<b>Amount of the transitional on Technical Provisions</b>		
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. [ <sup>F1</sup> 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. [ <sup>F1</sup> This value shall be disclosed as a negative value when it reduces the technical provisions.]

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C0200/R0120	Technical Provisions calculated as a whole	Amount of the transitional deduction to technical
	Total (Health similar to life insurance)	provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance. [ <sup>F1</sup> 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. [ <sup>F1</sup> This value shall be disclosed as a negative value when it reduces the technical provisions.]
C0150/R0120	Best Estimate — Total (Life other than health insurance, including Unit-Linked)	Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit-Linked. [ <sup>F1</sup> 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. [ <sup>F1</sup> 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. [ <sup>F1</sup> This value shall be disclosed as a negative value when it reduces the technical provisions.]

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<b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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)		
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. [F <sup>1</sup> 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. [F <sup>1</sup> This value shall be disclosed as a negative value when it reduces the technical provisions.]
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**

**Status:** Point in time view as at 01/01/2020.

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**General comments:** 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)  
 This section relates to annual disclosure of information for individual entities.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation 2015/35 may be applied to calculate the risk margin during the financial year.

Line of Business for non-life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation (EU) 2015/35 referred to direct business/accepted proportional reinsurance and accepted non-proportional reinsurance. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

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

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

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

	ITEM	INSTRUCTIONS
Technical provisions 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	The amount of recoverables from reinsurance/SPV and

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	Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	The total amount, for all lines of business, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
Technical provisions 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.

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C0180/R0140	Total Non–Life obligations, Best Estimate of Premium	The total amount of Recoverable from
	provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions — Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business.
C0180/R0150	Total Non–Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
C0020 to C0170/R0160	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business.
C0180/R0160	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty 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.



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	Net best estimate of Claims provisions — Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business regarding direct and accepted reinsurance business.
C0180/R0250	Total Non–Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.
C0020 to C0170/R0260	Total best estimate, Gross — Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business.
C0180/R0260	Total Non–Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0270	Total best estimate, Net — Direct and accepted reinsurance business	The amount of Total net best estimate, for each line of business regarding direct and accepted reinsurance business.
C0180/R0270	Total Non–Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business.
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,

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		Delegated Regulation (EU) 2015/35. [ <sup>F1</sup> 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 Delegated Regulation (EU) 2015/35. [ <sup>F1</sup> 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. [ <sup>F1</sup> 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. [ <sup>F1</sup> 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

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		[ <sup>F1</sup> 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. [ <sup>F1</sup> This value shall be disclosed as a negative value when it reduces the technical provisions.]
Technical provisions — Total		
C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business 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	The total amount of recoverable from reinsurance

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	reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	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 transitional deduction to technical provisions.
C0180/R0340	Total Non–Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.

### S.19.01. — Non–life insurance claims

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

Claims development triangles show the insurer's estimate of the cost of claims (claims paid and claims provisions under Solvency II valuation principle) and how this estimate develops over time.

Undertakings are required to disclose data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, provided that they use the same year consistently, year on year.

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

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

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

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(EU Exit) Regulations 2018 (S.I. 2018/1111) Regs. 2, 3, Sch. Pt. 2. These amendments are available on [legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

Z0020	ITEM	INSTRUCTIONS
	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 developments of the gross claims payment already made: for each of the accident/underwriting years from N-9 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date). The data are in absolute amount, non-cumulative and undiscounted.
[ <sup>F1</sup> 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

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		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.
[ <sup>F1</sup> C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end (discounted data)	Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250. 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
[ <sup>F1</sup> C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures]
[ <sup>F1</sup> 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

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		measures.]
[ <sup>F1</sup> 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 rate term structure and the technical provisions without transitional on technical provisions.]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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.]

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C0040/R0020	Amount with LTG-measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering
	own funds	technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with long term guarantee ('LTG') and transitional measures.
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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



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		<p>technical provisions without transitional adjustment to the relevant risk free interest rate term structure.]</p>
[ <sup>F1</sup> C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	<p>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.</p> <p>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.]</p>
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	<p>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.</p>
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p>
[ <sup>F1</sup> C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the</p>

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		<p>risk-free interest rate term structure.</p> <p>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.]</p>
[ <sup>F1</sup> C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. 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.]</p>
[ <sup>F1</sup> C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. 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</p>

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		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
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.
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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.

**Status:** Point in time view as at 01/01/2020.

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		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.]
[ <sup>F1</sup> 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.]
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

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[ <sup>F1</sup> 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 transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions without transitional on technical provisions.]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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.

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		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 — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0030/R0110	Impact of transitional on technical provisions — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
[ <sup>F1</sup> 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.]

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<sup>F1</sup> (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 websites. (See end of Document for details)

I <sup>F1</sup> C0076/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 relevant risk free interest rate term structure.]
I <sup>F1</sup> 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 deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35	
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully

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		ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
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



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R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
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

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R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.
R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation reserve — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results

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		and valuation according to Directive 2009/138/EC.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities issued by the undertaking.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.
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

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

R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own funds items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> <li>i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</li> <li>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities.</li> </ul> <p>Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p>
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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
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		2015/35
R0230/C0020	Deduction for participations in financial and credit institutions — tier 1 unrestricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0030	Deduction for participations in financial and credit institutions — tier 1 restricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0040	Deduction for participations in financial and credit institutions — tier 2	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
[ <sup>F2</sup> 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 deductions		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.

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R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid 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

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R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier

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



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

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R0390/C0050	Other ancillary own funds tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
Available and eligible own funds		
R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items and ancillary own fund items that meet the tier 1, tier 2 and tier 3 criteria and that are therefore available to meet the SCR.
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

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R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
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.

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R0550/C0030	Total eligible own funds to meet the MCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR — tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.
R0580/C0010	SCR	This is the total SCR of the undertaking as a whole and shall correspond to the SCR disclosed on the relevant SCR template.
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR disclosed in the relevant MCR template.
R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0060	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total eligible own funds to meet the MCR divided by the MCR amount.
Reconciliation Reserve		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the undertaking, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	These are the dividends, distributions and charges foreseeable by the undertaking.
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35.

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R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios.
R0760/C0060	Reconciliation reserve — total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35.
R0770/C0060	Expected profits included in future premiums (EPIFP) — Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking.
R0780/C0060	Expected profits included in future premiums (EPIFP) — Non- life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non-life business of the undertaking.
R0790/C0060	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums.

### S.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.

<sup>a</sup> [F<sup>3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]

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		<p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p>
R0060/C0110	Gross solvency capital requirement Diversification	<p>Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount should be disclosed as a negative value.</p>
R0070/C0110	Gross solvency capital requirement Intangible assets risk	<p>The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula.</p>
R0100/C0110	Gross solvency capital requirement — Basic Solvency Capital Requirement	<p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the</p>

<sup>a</sup> [F<sup>3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]

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		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/[ <sup>F1</sup> 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: <ul style="list-style-type: none"> <li>— Increase in the amount of annuity benefits</li> <li>— None</li> </ul>
R0040/[ <sup>F1</sup> 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: <ul style="list-style-type: none"> <li>— Increase in the amount of annuity benefits</li> <li>— Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>— Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>— Adjustment factor for non-proportional reinsurance</li> </ul>

<sup>a</sup> [<sup>F3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]

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		<p>reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</p> <p>— None</p> <p>If more than one specific parameter is used, report them separated by comas.</p>
R0050/[ <sup>F1</sup> C0090]	USP — Non life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used:</p> <p>— Standard deviation for non-life premium risk</p> <p>— Standard deviation for non-life gross premium risk</p> <p>— Adjustment factor for non-proportional reinsurance</p> <p>— Standard deviation for non-life reserve risk</p> <p>— None</p>
R0010, R0030, R0040, R0050/[ <sup>F1</sup> C0120]	Simplifications	<p>Identifies the risk sub-modules of each risk module for which a simplified calculation method has been used.</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p>
<b>Calculation of Solvency Capital Requirement</b>		
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.

<sup>a</sup> [<sup>F3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]



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R0140/C0100	Loss-absorbing capacity of technical provisions	Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value.
R0150/C0100	Loss-absorbing capacity of deferred taxes	Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula. This amount should be disclosed as a negative value.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period.
R0200/C0100	Solvency capital requirement excluding capital add-on	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-on already set	Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should

<sup>a</sup> [F<sup>3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]

ANNEX II

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		precise procedure should be previously agreed with the NSA.
R0220/C0100	Solvency capital requirement	Amount of the Solvency Capital Requirement.

Other information on SCR

R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCR 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 SCR 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 SCR 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 ('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.

[<sup>F3</sup> Approach to tax rate

R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used: 1 – Yes 2 – No
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<sup>a</sup> [<sup>F3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]



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		next year.
R0690/C0130	Maximum LAC DT	Maximal amount of LAC DT that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35]

<sup>a</sup> [F<sup>3</sup>Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).]

**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 — 5 — Non-life underwriting risk

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		<ul style="list-style-type: none"> <li>— 7 — Operational risk</li> <li>— 8 — Loss absorbing capacity ('LAC') of Technical Provisions (negative amount)</li> <li>— 9 — LAC Deferred Taxes (negative amount)</li> </ul> <p>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.</p>
C0020	Components description	<p>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.</p> <p>Loss-absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be disclosed as separated components.</p>
[ <sup>F1</sup> C0030	Calculation of the Solvency Capital Requirement	Amount of the capital charge for each component regardless of the method of calculation (either standard

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		<p>for loss-absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.</p> <p>For the components Loss absorbing capacity 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)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.]</p>
C0060	<p>Consideration of the future management actions regarding technical provisions and/or deferred taxes</p>	<p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <ul style="list-style-type: none"> <li>1 — Future management actions regarding the loss-absorbing</li> </ul>

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		<p>embedded within the component 2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.</p>
C0070	Amount modelled	<p>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.</p>
[ <sup>F1</sup> C0090]	USP	<p>For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</p> <p>For life underwriting risk:</p> <ul style="list-style-type: none"> <li>— Increase in the amount of annuity benefits</li> <li>— None</li> </ul> <p>For health underwriting risk:</p>

**Status:** Point in time view as at 01/01/2020.

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			amount of annuity benefits
	—		Standard deviation for NSLT health premium risk
	—		Standard deviation for NSLT health gross premium risk
	—		Adjustment factor for non-proportional reinsurance
	—		Standard deviation for NSLT health reserve risk
	—		None
			For non-life 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



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		— None In any case, if more than one specific parameter is used, report them separated by comas.
[ <sup>F1</sup> 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.

**Status:** Point in time view as at 01/01/2020.

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R0200/C0100	Solvency capital requirement, excluding capital add-ons	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons	Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add-ons.
Other information on SCR		
R0300/C0100	Amount/Estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0310/C0100	Amount/Estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.

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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 SCR 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 SCR 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 SCR 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.
[ <sup>F3</sup> Approach to tax rate		
R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used: 1 – Yes 2 – No 3 – Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable) See EIOPA Guidelines on loss-absorbing capacity of technical provisions and

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**Calculation of adjustment for loss-absorbing capacity of deferred taxes**

R0640/C0130	Amount/estimate of LAC DT	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell should be the same as the value in the cell R0310/C0100 in S.25.02.
R0650/C0130	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities
R0660/C0130	Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit
R0670/C0130	Amount/estimate of LAC DT justified by carry back, current year	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.
R0680/C0130	Amount/estimate of LAC DT justified by carry back, future years	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.
R0690/C0130	Amount/estimate of Maximum LAC DT	Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the

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		assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35]
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### 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 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 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

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		components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components. Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as negative values.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components disclosed in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030. This amount should be disclosed as a negative value.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to 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.

**Status:** Point in time view as at 01/01/2020.

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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 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 undertaking has RFF.

**Status:** Point in time view as at 01/01/2020.

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R0420/C0100	Total amount of Notional Solvency Capital	Amount of the sum of notional SCR of all
R0420/C0100	Requirements for ring fenced funds	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 SCR 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.
<sup>F3</sup> R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used: 1 – Yes 2 – No 3 – Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable) See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)

**Calculation of adjustment for loss-absorbing capacity of deferred taxes**

R0640/C0130	Amount/estimate of LAC DT	Amount/estimate of loss-absorbing capacity of deferred taxes, as defined in Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell should be the same as the value in the cell R0310/C0100 in S.25.02.
R0650/C0130	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	Amount/estimate of loss-absorbing capacity of deferred taxes, as calculated



<b>Status:</b> Point in time view as at 01/01/2020.		
<b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 made in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities		
R0660/C0130	Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	Amount/estimate of loss-absorbing capacity of deferred taxes, as calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit
R0670/C0130	Amount/estimate of LAC DT justified by carry back, current year	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.
R0680/C0130	Amount/estimate of LAC DT justified by carry back, future years	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.
R0690/C0130	Amount/estimate of Maximum LAC DT	Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35]

### S.28.01. — Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity

#### General comments:

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

**Status:** Point in time view as at 01/01/2020.

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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 <sub>NL</sub> 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 recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0030	Income protection insurance and proportional	These are the premiums written for income protection

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	reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	reinsurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and

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C0030/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0090	General liability insurance and proportional reinsurance — net (of	These are the technical provisions for general liability insurance and



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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
	reinsurance/ SPV) best estimate and TP calculated as a whole	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 premiums in the last 12 months	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.

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

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C0040/R0200	<p>Linear formula component for life insurance and reinsurance obligations — MCR<sub>L</sub> Result</p>	<p>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.</p>
C0050/R0210	<p>Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole</p>	<p>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.</p>
C0050/R0220	<p>Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole</p>	<p>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.</p>
C0050/R0230	<p>Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole</p>	<p>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.</p>
C0050/R0240	<p>Other life (re)insurance and health (re)insurance</p>	<p>These are the technical provisions without a risk</p>





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		2009/138/EC.
C0070/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC.
C0070/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35.
C0070/R0350	Overall MCR calculation —	This is calculated as defined in Art 129(1) d of Directive 2009/138/EC.
C0070/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35.

### S.28.02. — Minimum Capital Requirement — Both life and non-life insurance activity

#### General comments:

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

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

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

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

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

	ITEM	INSTRUCTIONS
C0010/R0010	Linear Formula component for non-life insurance and reinsurance obligations – MCR <sub>(NL,NL)</sub> result — non-life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance or reinsurance activities calculated in accordance with article 252

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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 reinsurance contracts, with a floor equal to zero, relating to 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 contracts and SPVs, with a floor equal to zero, relating to non-life activities.

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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 contracts, with a floor equal to zero, relating to non-life activities.

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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 SPVs, with a floor equal to zero, relating to life activities.
C0060/R0060	Other motor insurance and proportional reinsurance —	These are the premiums written for other motor

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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/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0080	Fire and other damage to property insurance and	These are the technical provisions for fire and other

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	best estimate and TP calculated as a whole — non-life activities	without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0090	General liability insurance and proportional	These are the premiums written for general liability



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

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		recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for

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		reinsurance contracts with a floor equal to zero, relating to life activities.
C0030/R0120	Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0120	Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

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

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

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

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	12 months — non-life activities	after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0170	Non-proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,NL)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance or reinsurance activities calculated in accordance with article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,L)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.
C0090/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with

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		and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— non-life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best	These are the technical provisions without a risk margin for future discretionary benefits in



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		participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities.
C0110/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction

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		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 the sum of the MCR linear formula component for non–life insurance and reinsurance and the MCR linear formula component for life insurance

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		with article 249 of Delegated Regulation (EU) 2015/35.
C0130/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with article 129(3) of the Directive 2009/138/EC.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with article 129(3) of Directive 2009/138/EC.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in article 129(1)d of Directive 2009/138/EC.
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35.
C0140/R0500	Notional non-life and life MCR calculation — Notional	This is calculated in accordance with article 252

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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 national supervisor requires a reference to the standard formula.

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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.
C0150/R0560	Notional non-life and life MCR calculation — Notional MCR — life activities	This is the notional life MCR calculated in accordance with

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## ANNEX III U.K.

### 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 Directive 2009/138/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: <ul style="list-style-type: none"> <li>(a) deductible temporary differences;</li> <li>(b) the carry forward of unused tax losses; and/or</li> <li>(c) the carry forward of unused tax credits.</li> </ul>
C0010/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.

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C0010/R0080	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	<p>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.</p> <p>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.</p> <p>Participations and holdings related undertakings at group level will include:</p> <ul style="list-style-type: none"> <li>— holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35</li> <li>— holdings in related undertakings in other financial sectors as described in Article 335,</li> </ul>

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		<p>Regulation (EU) 2015/35</p> <p>— other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35</p> <p>— insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used).</p>
C0010/R0100	Equities	This is the total amount of equities, listed and unlisted.
C0010/R0110	Equities — listed	<p>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.</p> <p>It shall exclude holdings in related undertakings, including participations.</p>
C0010/R0120	Equities — unlisted	<p>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.</p> <p>It shall exclude holdings in related undertakings, including participations.</p>
C0010/R0130	Bonds	This is the total amount of government bonds, corporate



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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 ('CDOp'). Assets under this category are not subject to unbundling
C0010/R0170	Collateralised securities	Securities whose value and payments are derived from

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		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 Council <sup>2</sup> 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').

**Status:** Point in time view as at 01/01/2020.

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		<p>or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Solvency II value, only if positive, of the derivative as of the reporting date is disclosed here (in case of negative value, see C0010/R0790).</p>
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).

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C0010/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.
C0010/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.
C0010/R0270	Reinsurance recoverables from:	This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite Re and SPV).
C0010/R0280	Non-life and health similar to non-life	Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life.
C0010/R0290	Non-life excluding health	Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health— similar to non -life
C0010/R0300	Health similar to non-life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010/R0310	Life and health similar to life, excluding health and index-linked and unit-linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health—similar to life.
C0010/R0330	Life excluding health and index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health—similar to life techniques and technical

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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.
C0010/R0410	Cash and cash equivalents	Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency

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		<p>payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p> <p>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.</p>
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.
<b>Liabilities</b>		
C0010/R0510	Technical provisions — non-life	Sum of the technical provisions non-life. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of minimum capital requirement ('MCR') calculation.
C0010/R0520	Technical provisions — non-life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
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

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		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 used for the purposes of MCR calculation.
C0010/R0570	Technical provisions — health (similar to non —	This is the total amount of technical provisions calculated as a whole

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	Technical provisions — health (similar to non-life) — Best estimate	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 in accordance with the contributory methodology used for the purposes of MCR calculation.



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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 the transitional deduction to technical provisions in accordance with the contributory methodology

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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-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 contributory 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 contributory 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.

**Status:** Point in time view as at 01/01/2020.

		<p>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.</p>
C0010/R0690	Technical provisions — index–linked and unit–linked	<p>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.</p>
C0010/R0700	Technical provisions — index–linked and unit–linked — technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. 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.</p>
C0010/R0710	Technical provisions — index–linked and unit–linked — Best estimate	<p>This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. 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.</p>

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<p>C0010/R0720</p>	<p>Technical provisions index-linked and unit-linked — Risk margin</p>	<p>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.</p>
<p>C0010/R0740</p>	<p>Contingent liabilities</p>	<p>A contingent liability is defined as:</p> <ul style="list-style-type: none"> <li>(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</li> <li>(b) a present obligation that arises from past events even if:             <ul style="list-style-type: none"> <li>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</li> <li>(ii) the amount of the obligation cannot be measured with</li> </ul> </li> </ul>

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		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, credit rating or credit index, or other variable,

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		<p>financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value derivatives in their local Generally accepted accounting principles (‘GAAP’) do not need to provide a financial statements value.</p>
C0010/R0800	Debts owed to credit institutions	Debts, such as mortgages and loans, owed to credit institutions, excluding bonds held by credit institutions (as it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It shall also include bank overdrafts.
C0010/R0810	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgages and loans due

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		Subordinated liabilities shall not be included here.
C0010/R0820	Insurance and intermediaries payables	Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions. Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group). Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities). It shall include payables from reinsurance accepted.
C0010/R0830	Reinsurance payables	Amounts payable, past due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables. Includes payables to reinsurers that relate to ceded premiums.
C0010/R0840	Payables (trade, not insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds.

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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.

[<sup>F1</sup>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 contracts applicable in the financial statements.]

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

	ITEM	INSTRUCTIONS
Non-life insurance and reinsurance obligations		
C0010 to C0120/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all



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

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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.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in

EU Exit Instruments (S.I. 2018/115) 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)

<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available in full on the legislation.gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document for details)</p>		
		of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial

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		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.
[ <sup>F1</sup> 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)

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		of other technical provisions leading to a loss).]
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> C0010 to C0160/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in

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		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 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 such amounts may relate in

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		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 applicable: it is the sum

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		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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[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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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:

[<sup>F4</sup>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.]

[<sup>F1</sup>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 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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- 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 of an insurance company, until reaching 90 % of the total gross written premiums:
- For the direct insurance business for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Medical expense', 'Income protection', 'Workers' compensation', 'Fire and other damage to property' and 'Credit and suretyship' information shall be disclosed by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
  - For direct insurance business for all other lines of business, information shall be disclosed by country where the contract was entered into;
  - For proportional and non-proportional reinsurance information shall be disclosed by country of localisation of the ceding undertaking.

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

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

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		<p>sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.</p>
C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	<p>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.</p>
C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	<p>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.</p>
C0080 to C0140/R0240	Premiums earned — reinsurers' share	<p>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.</p>
C0080 to C0140/R0300	Premiums earned — Net	<p>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.</p>
C0080 to C0140/R0310	Claims incurred Gross — Direct business	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims</p>

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		<p>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.</p>
C0080 to C0140/R0320	Claims incurred Gross — Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the the</p>

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<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 may be found on the <a href="http://www.legislation.gov.uk">www.legislation.gov.uk</a>. Details of relevant amending instruments can be found on their websites. (See end of Document for details)</p>		
		<p>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.</p>
C0080 to C0140/R0400	Claims incurred — Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to 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.</p>
[ <sup>F1</sup> C0080 to C0140/R0410	Changes in other technical provisions — Gross — Direct business	<p>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).]</p>
[ <sup>F1</sup> C0080 to C0140/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	<p>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</p>

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		provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).]
[ <sup>F1</sup> 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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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)



**Status:** Point in time view as at 01/01/2020.

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		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

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		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

<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 include the provision for legislation.gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document for details)</p>		
		<p>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.</p>
C0220 to C0280/R1620	Claims incurred — Reinsurers' share	<p>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.</p>
C0220 to C0280/R1700	Claims incurred — Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to 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.</p>
[ <sup>F1</sup> C0220 to C0280/R1710	Changes in other technical provisions — Gross	<p>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</p>

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		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).]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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C0280/R2600	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.
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## 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	
[ <sup>F1</sup> C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures.]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

**Status:** Point in time view as at 01/01/2020.

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		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.]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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		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.
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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[ <sup>F1</sup> 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.
[ <sup>F1</sup> 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



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		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.]
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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		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.
[ <sup>F1</sup> 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.]
[ <sup>F1</sup> 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

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		measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.]
[ <sup>F1</sup> 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

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		Description 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

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R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0060/C0010	Non-available subordinated mutual member accounts at group level — total	This is the total amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.

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R0060/C0030	Non-available subordinated mutual member accounts	This is the amount of subordinated mutual member
	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

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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

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		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/



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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

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[legislation.gov.uk](http://legislation.gov.uk). Details of relevant amending instruments can be found on their website.

		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.

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R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
R0190/C0010	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above total	This is the total amount of own fund items related to Other items approved by supervisory authority as basic own funds not specified above which are deemed non-available, as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0190/C0020	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above tier 1 unrestricted items	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that 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

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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

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		that meet the criteria for Tier 1 unrestricted.
R0210/C0030	Non available minority interests at group level — tier 1 restricted	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted.
R0210/C0040	Non available minority interests at group level — tier 2	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0210/C0050	Non available minority interests at group level — tier 3	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds		
R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> <li>i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</li> <li>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not</li> </ul>

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		<p>authority, and do not appear on the balance sheet as liabilities.</p> <p>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.</p>
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**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 entities carrying out financial

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		<p>deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC (to be showed separately in the row R0240).</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 unrestricted items.</p>
R0230/C0030	<p>Deductions for in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 1 restricted</p>	<p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 restricted items.</p>
R0230/C0040	<p>Deductions for participations in other financial undertakings, including non-regulated undertakings</p>	<p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment</p>

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	causing out financial activities tier 2	fund managers UCIS management companies
		institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2.
R0240/C0010	whereof deducted according to art 228 of the Directive 2009/138/EC— total	This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of 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

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

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R0280/C0020	Total deductions — tier 1 unrestricted	This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves.
R0280/C0030	Total deductions — tier 1 restricted	This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves.
R0280/C0040	Total deductions — tier 2	This is the amount of deductions from tier 2 not included in the reconciliation reserves.
R0280/C0050	Total deductions — tier 3	This is the amount of deductions from tier 3 not included in the reconciliation reserves.
Total basic own funds after deductions		
R0290/C0010	Total basic own funds after deductions — total	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the 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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		2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.

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R0330/C0050	A legally binding commitment to subscribe	This is the amount of legally binding commitments
	and pay for subordinated liabilities on demand — tier 3	to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0040	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.

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R0350/C0050 Regulations 2018 (S.I. 2018/1115), regs 2, 3, 8 & 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)

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



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R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.

Own funds of other financial sectors

The following items are applicable also in case of D&A and combination of methods

R0410/C0010	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — total	Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items should be 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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R0410/C0030	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0410/C0040	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 2	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 2. 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

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		<p>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</p>
R0420/C0030	Institutions for occupational retirement provision –tier 1 restricted	<p>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</p>
R0420/C0040	Institutions for occupational retirement provision –tier 2	<p>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</p>
R0420/C0050	Institutions for occupational retirement provision –tier 3	<p>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</p>

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R0430/C0010	Non-regulated entities carrying out financial activities — total	Total of own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0430/C0020	Non-regulated entities carrying out financial activities — tier 1 unrestricted	Own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC.
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

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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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R0440/C0050	Total own funds of other financial sectors — tier 3	Total of own funds in other financial sectors — tier 3
		The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.]
Own funds when using the D&A, exclusively or in combination 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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		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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		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

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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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		restricted items
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





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		(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, 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

**Status:** Point in time view as at 01/01/2020.

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		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

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		<p>according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the ring fenced funds ('RFF')/matching adjustment portfolios ('MAP') at entity level.</p>
R0060/C0110	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.
R0070/C0110	Gross solvency capital requirement Intangible assets risk	The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula.
R0100/C0110	Gross solvency capital requirement — Basic Solvency Capital Requirement	<p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the</p>

<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 available at <a href="http://www.legislation.gov.uk">www.legislation.gov.uk</a>. Details of relevant amending instruments can be found on their websites. (Current for Diversification)</p>		
		<p>Standard formula, including adjustment for diversification effect within standard formula</p>
R0030/[ <sup>F1</sup> C0090]	USP — Life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> <li>— Increase in the amount of annuity benefits</li> <li>— None</li> </ul>
R0040/[ <sup>F1</sup> C0090]	USP — Health underwriting risk	<p>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:</p> <ul style="list-style-type: none"> <li>— Increase in the amount of annuity benefits</li> <li>— Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>— Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>— Adjustment factor for non-proportional reinsurance</li> <li>— Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>— None</li> </ul>

**Status:** Point in time view as at 01/01/2020.

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		If more than one specific parameter is used, report them separated by comas.
R0050/[ <sup>F1</sup> C0090]	USP — Non life 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 should be used: <ul style="list-style-type: none"> <li>— Standard deviation for non–life premium risk</li> <li>— Standard deviation for non–life gross premium risk</li> <li>— Adjustment factor for non–proportional reinsurance</li> <li>— Standard deviation for non–life reserve risk</li> <li>— None</li> </ul>
R0010, R0030, R0040, R0050/[ <sup>F1</sup> 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 Capital 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



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		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.
[ <sup>F1</sup> 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

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		from other financial sectors, capital requirement for non-controlled participation requirements and capital requirement for residual undertakings.]
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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

**Status:** Point in time view as at 01/01/2020.

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R0500/C0100	Capital requirement for other financial sectors	Amount of capital requirement for other financial sectors.
	(Non–insurance capital requirements)	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

<sup>F1</sup> (EU Exit) Regulations 2018 (S.I. 2018/115), reg. 2, 3, Sch. Pt. 2 of 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)

**Status:** Point in time view as at 01/01/2020.

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		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		
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.
[ <sup>F1</sup> 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.

**Status:** Point in time view as at 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 2019. Changes to the content of the Regulations can be found on their website/s. (See end of Document for details)

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:

- (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	Unique number of component	<p>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:</p> <ul style="list-style-type: none"> <li>— 1 — Market risk</li> <li>— 2 — Counterparty default risk</li> <li>— 3 — Life underwriting risk</li> <li>— 4 — Health underwriting risk</li> <li>— 5 — Non-life underwriting risk</li> <li>— 6 — Intangible asset risk</li> <li>— 7 — Operational risk</li> <li>— 8 — Loss absorbing capacity ('LAC') of Technical Provisions (negative amount)</li> <li>— 9 — LAC Deferred Taxes (negative amount)</li> </ul> <p>Where standard formula risk modules cannot be disclosed,</p>

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		number to each component 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.
[ <sup>F1</sup> 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

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

		<p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component. 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.]</p>
C0060	<p>Consideration of the future management actions regarding technical provisions and/or deferred taxes</p>	<p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <ul style="list-style-type: none"> <li>1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</li> <li>2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</li> <li>3 — Future management actions regarding the loss-</li> </ul>

**Status:** Point in time view as at 01/01/2020.

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		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.
[ <sup>F1</sup> 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 — Standard deviation for NSLT health premium risk — Standard deviation for NSLT health



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		<p>— risk</p> <p>— Adjustment factor for non-proportional reinsurance</p> <p>— Standard deviation for NSLT health reserve risk</p> <p>— None</p> <p>For non-life underwriting risk:</p> <p>— Standard deviation for non-life premium risk</p> <p>— Standard deviation for non-life gross premium risk</p> <p>— Adjustment factor for non-proportional reinsurance</p> <p>— Standard deviation for non-life reserve risk</p> <p>— None</p> <p>In any case, if more than one specific parameter is used, report them separated by comas.</p>
[ <sup>F1</sup> 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

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		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

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		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.
[ <sup>F1</sup> 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		
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 01/01/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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.)

R0410/C0100	Total amount of Notional Solvency Capital	Amount of the notional SCR of remaining part when the group has RFF.
	Requirements for remaining part	
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.
I <sup>F1</sup> 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.

(Regulations 2018 (S.I. 2018/1115, para. 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))

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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.

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R0540/C0100	Capital requirement for non-controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.
R0560/C0100	SCR for undertakings included via D and A	Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of II Directive 2009/138/EC when the combination of methods is used.
[ <sup>F1</sup> 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.

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(EU Exit) Regulations 2018 (S.I. 2018/1111) Regs. 2, 3, Sch. Pt. 2. These amendments are available on [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

ITEM	INSTRUCTIONS	
C0010	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description disclosed in each item C0020. The numbers of the components shall be kept consistent over time.
C0020	Components description	Identification, using free text, of each of the components that can be identified by the group within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate 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.

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		Loss absorbing capacity of technical provisions and or deferred taxes modelled but not within components shall be disclosed as negative values.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components disclosed in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030. This amount should be disclosed as a negative value.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to 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)



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		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 SCR 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 SCR 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 SCR 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

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		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



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	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: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group.</li> </ul> When allocating an

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		<p>Identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:</p> <p style="padding-left: 40px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0030	Type of code of the ID of the undertaking	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <p style="padding-left: 40px;">1 — LEI 2 — Specific code</p>
C0040	Legal name of the undertaking	Legal name of the undertaking
C0050	Type of undertaking	<p>Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to both EEA and third-country undertakings. The following closed list of options shall be used:</p> <p style="padding-left: 40px;">1 — Life insurance undertaking 2 — Non life insurance undertaking 3 — Reinsurance undertaking 4 — Composite undertaking 5 — Insurance holding company as defined in</p>

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		<p>EC</p> <p>6 — Mixed-activity insurance holding company as defined in Article 212(1)(g) of Directive 2009/138/EC</p> <p>7 — Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC</p> <p>8 — Credit institution, investment firm and financial institution</p> <p>9 — Institution for occupational retirement provision</p> <p>10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35</p> <p>11 — Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35</p> <p>12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</p> <p>13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of</p>
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		<p>14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35</p> <p>15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35</p> <p>99 — Other</p>
C0060	Legal form	<p>Identify the form of the undertaking.</p> <p>For categories 1 to 4 in cell 'Type of undertaking', the legal form shall be consistent with Annex III of Directive 2009/138/EC.</p>
C0070	Category (mutual/non mutual)	<p>Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not.</p> <p>The following closed list shall be used:</p> <p>1 — Mutual</p> <p>2 — Non-mutual</p>
C0080	Supervisory Authority	<p>Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell 'Type of undertaking', where applicable.</p> <p>Please use the full name of the authority.</p>
<b>Criteria of influence</b>		
C0180	% capital share	<p>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).</p>

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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.



<b>Status:</b> Point in time view as at 01/01/2020.		
<p><b>Changes to legislation:</b> Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 10 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 shall be used. (See end of Document for details) <a href="http://legislation.gov.uk">legislation.gov.uk</a>. Details of relevant amending instruments can be found on their website.</p>		
		<p>1 — Dominant 2 — Significant</p>
C0230	Proportional share used for the group solvency calculation	<p>Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking.</p>
<b>Inclusion in the scope of Group supervision</b>		
C0240	Inclusion in the scope of group supervision — Yes/No	<p>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:</p> <p>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))</p>
C0250	Inclusion in the scope of group supervision — Date of decision if art.214 is applied	<p>Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken.</p>
<b>Group solvency calculation</b>		
C0260	Method used and under method 1, treatment of the undertaking	<p>The item gathers information on the method used for group solvency calculation and the treatment of each undertaking. The following closed list shall be used:</p>

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		<p>1 — Method 1: Full consolidation</p> <p>2 — Method 1: Proportional consolidation</p> <p>3 — Method 1: Adjusted equity method</p> <p>4 — Method 1: Sectoral rules</p> <p>5 — Method 2: Solvency II</p> <p>6 — Method 2: Other sectoral Rules</p> <p>7 — Method 2: Local rules</p> <p>8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC</p> <p>9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC</p> <p>10 — Other method</p>
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- (1) [OJ L 331, 17.12.2009, p. 1](#)
  - (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 01/01/2020.

**Changes to legislation:**

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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.