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

COMMISSION IMPLEMENTING REGULATION (EU) 2015/2452

of 2 December 2015

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

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

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

Whereas:

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

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

HAS ADOPTED THIS REGULATION:

Modifications etc. (not altering text)

- C1 The "appropriate regulator" has power to make such provision as they consider appropriate by means of an instrument in writing to prevent, remedy or mitigate any failure of the provisions of this Regulation to operate effectively or any other deficiency arising from the withdrawal of the United Kingdom from the EU, see The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2 para. 101 (with saving on IP completion day by S.I. 2019/680, regs. 1(2), 11; 2020 c. 1, Sch. 5 para. 1(1))
- C2 Regulation: power to modify conferred (11.7.2023) by Financial Services and Markets Act 2023 (c. 29), ss. 3, 86(3), Sch. 1 Pt. 3; S.I. 2023/779, reg. 2(d)

Article 1

Subject matter

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

Status: Point in time view as at 11/07/2023.

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Article 2

Public disclosure formats

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

Article 3

Currency

- 1 For the purposes of this Regulation 'reporting currency', unless otherwise required by the supervisory authority, shall be:
 - a for individual disclosure, the currency used for the preparation of the insurance or reinsurance undertaking's financial statements;
 - b for group disclosure, the currency used for the preparation of the consolidated financial statements.
- 2 Figures reflecting monetary amounts shall be disclosed in the reporting currency. Any other currency than the reporting currency shall be converted into the reporting currency.
- When expressing the value of any asset or liability denominated in a currency other than the reporting currency, the value shall be converted in the reporting currency as if the conversion had taken place at the closing rate on the last day for which the appropriate rate is available in the reporting period to which the asset or liability relates.
- When expressing the value of any income or expense, the value shall be converted in the reporting currency using such basis of conversion as that used for accounting purposes.
- 5 The conversion into the reporting currency shall be calculated by applying the exchange rate from the same source as used for the insurance or reinsurance undertaking's financial statements in case of individual reporting or for the consolidated financial statements in case of group reporting unless otherwise required by the supervisory authority.

Article 4

Templates for the solvency and financial condition report of individual undertakings

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

- (a) template S.02.01.02 of Annex I specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex II to this Regulation;
- (b) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses using the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section S.05.01 of Annex II to this Regulation, for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35;

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- 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;
- (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

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:

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- (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 consolidated financial statements, following the instructions set out in section S.05.02 of Annex III;
- (e) template S.22.01.22 of Annex I, specifying information on the impact of the long term guarantee and transitional measures, following the instructions set out in section S.22.01 of Annex III;
- (f) template S.23.01.22 of Annex I, specifying information on own funds, including basic own funds and ancillary own funds, following the instructions set out in section S.23.01 of Annex III;
- 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.

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Article 6

References to other documents in the solvency and financial condition report

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

Article 7

Consistency of information

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

Article 8

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

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

Article 9

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

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

Article 10

Entry into force

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

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

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S.02.01.02

Balance sheet

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

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| (EU Exit) Regulations 2018 (S.I. 2016) | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend 11/102/60 ruments can be found on their w | ments are not currently available on ebsite/s. (See end of Document for details) |
|--|---|---|
| Reinsurance recoverables from: | R0270 | |
| Non-life and health similar to non-life | R0280 | |
| Non-life excluding health | R0290 | |
| Health similar to non-life | R0300 | |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0310 | |
| Health similar to life | R0320 | |
| Life excluding health and index-linked and unit-linked | R0330 | |
| Life index-linked and unit- linked | R0340 | |
| Deposits to cedants | R0350 | |
| Insurance and intermediaries receivables | R0360 | |
| Reinsurance receivables | R0370 | |
| Receivables (trade, not insurance) | R0380 | |
| Own shares (held directly) | R0390 | |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | |
| Cash and cash equivalents | R0410 | |
| Any other assets, not elsewhere shown | R0420 | |
| Total assets | R0500 | |
| Liabilities | | C0010 |
| Technical provisions — non- life | R0510 | |
| Technical provisions — non- life (excluding health) | R0520 | |
| TP calculated as a whole | R0530 | |
| Best Estimate | R0540 | |
| Risk margin | R0550 | |
| Technical provisions — health (similar to non-life) | R0560 | |

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| Tepiskalen Harrid Astail who levant am | 018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on their website/s. (See end of Document for details) |
|---|---|
| Best Estimate | R0580 |
| Risk margin | R0590 |
| Technical provisions — life (excluding index-linked and unit-linked) | R0600 |
| Technical provisions — health (similar to life) | R0610 |
| TP calculated as a whole | R0620 |
| Best Estimate | R0630 |
| Risk margin | R0640 |
| Technical provisions — life (excluding health and index-linked and unit-linked) | R0650 |
| TP calculated as a whole | R0660 |
| Best Estimate | R0670 |
| Risk margin | R0680 |
| Technical provisions — index-linked and unit-linked | R0690 |
| TP calculated as a whole | R0700 |
| Best Estimate | R0710 |
| Risk margin | R0720 |
| Contingent liabilities | R0740 |
| Provisions other than technical provisions | R0750 |
| Pension benefit obligations | R0760 |
| Deposits from reinsurers | R0770 |
| Deferred tax liabilities | R0780 |
| Derivatives | R0790 |
| Debts owed to credit institutions | R0800 |
| Financial liabilities other than debts owed to credit institutions | R0810 |
| Insurance & intermediaries payables | R0820 |
| Reinsurance payables | R0830 |
| | |

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| | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend p x (18/1 4 1) ruments can be found on their wo | |
|--|--|--|
| insurance) | | |
| Subordinated liabilities | R0850 | |
| Subordinated liabilities not in BOF | R0860 | |
| Subordinated liabilities in BOF | R0870 | |
| Any other liabilities, not elsewhere shown | R0880 | |
| Total liabilities | R0900 | |
| Excess of assets over liabilities | R1000 | |

S.05.01.02

| Premiums, o | claims and | expenses | by . | line of | business |
|-------------|------------|----------|------|---------|----------|
|-------------|------------|----------|------|---------|----------|

| | | | | | on-life in | | | | bligation | ıs |
|---|------------------|---------|------------------|------------------|--------------------|----------|-----------|------------------|-----------|-----------------------|
| | | (direct | business | and acco | epted pro | portiona | l reinsur | ance) | | |
| | | Medica | alIncom | e Worke | rsMotor | Other | Marin | e,Fire | Genera | alCredit |
| | | | | | n sætióc le | | aviatio | nand | liabilit | y and |
| | | insura | n ċn sura | n ċe sura | n dë abilit | y insura | | other | | n se iretyship |
| | | | | | insura | nce | transp | o rd amag | e | insurance |
| | | | | | | | insura | n ¢o | | |
| | | | | | | | | proper | ty | |
| | | | | | | | | insura | nce | |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 |
| Premiu written | | | | | | | | | | |
| Gross – Direct Busines | | | | | | | | | | |
| Gross – Proporti reinsura accepted | ional nce | | | | | | | | | |
| Gross – Non- proporti reinsura accepted | onal nce | | | | | | | | | |
| Reinsur share | e Rs 0140 | | | | | | | | | |
| Net | R0200 | | | | | | | | | |

Premiums earned

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| (EU | Exit) Regula | tails of vala | (S.1. 2018/1 | 115), regs. 2 | , 3, Sch. Pt. nts can be fo | 2. These an | rendments a | re not curre | ntly availab Document t | le on or details) |
|----------|------------------|----------------|--------------|---------------|--------------------------------|--------------|-------------|--------------|----------------------------|----------------------|
| Direct | 480210 | uns of receive | ani amenai | ig instrume | nis can be je | runa on inci | website/s. | (See ena of | Document | or actails) |
| Busines | C | | | | | | | | | |
| Dusines | S | | | | | | | | | |
| Gross – | R0220 | | | | | | | | | |
| Proport | onal | | | | | | | | | |
| reinsura | nce | | | | | | | | | |
| accepte | d | | | | | | | | | |
| Gross – | R0230 | | | | | | | | | |
| Non- | 10250 | | | | | | | | | |
| proporti | onal | | | | | | | | | |
| reinsura | | | | | | | | | | |
| accepte | | | | | | | | | | |
| | | | | | | | | | | |
| Reinsur | e rs u24u | | | | | | | | | |
| share | | | | | | | | | | |
| Net | R0300 | | | | | | | | | |
| Claims | | | l | I | | | I | | | |
| incurre | | | | | | | | | | |
| Gross – | R0310 | | | | | | | | | |
| Direct | 110010 | | | | | | | | | |
| Busines | S | | | | | | | | | |
| | | | | | | | | | | |
| Gross – | | | | | | | | | | |
| Proport | | | | | | | | | | |
| reinsura | | | | | | | | | | |
| accepte | a | | | | | | | | | |
| Gross - | R0330 | | | | | | | | | |
| Non- | | | | | | | | | | |
| proporti | onal | | | | | | | | | |
| reinsura | | | | | | | | | | |
| accepte | d | | | | | | | | | |
| Reinsur | e R:0340 | | | | | | | | | |
| share | | | | | | | | | | |
| | D0400 | | | | | | | | | |
| Net | R0400 | | | | | | | | | |
| Change | es | | | | | | | | | |
| in | | | | | | | | | | |
| other | | | | | | | | | | |
| technic | | | | | | | | | | |
| provisi | | Т | | | | | | | | |
| Gross – | R0410 | | | | | | | | | |
| Direct | | | | | | | | | | |
| Busines | S | | | | | | | | | |
| Gross – | R0420 | | | | | | | | | |
| Proport | | | | | | | | | | |
| reinsura | | | | | | | | | | |
| accepte | | | | | | | | | | |
| Gross – | | | | | | | | | | |
| Non- | -KU43U | | | | | | | | | |
| 11011- | | | | | | | | | | |

Status: Point in time view as at 11/07/2023.

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| ŒU Ē | xit) Regulat | ions 2018 (S. | | , regs. 2, 3, Se | ch. Pt. 2. Thes | se amendment: | s are not curi | ently availa | ble on |
|---|-----------------|-----------------|---|------------------|-----------------|---------------|----------------|--------------|--------------|
| reinsurai | | iils of relevar | it amending i | nstruments ca | n be found on | their website | s. (See end o | Document | for details) |
| accepted | | | | | | | | | |
| Reinsure | RSOMA0 e | | | | | | | | |
| Net | R0500 | | | | | | | | |
| Expense incurred | | | | | | | | | |
| Other expense | R1200 | | | | | | | | |
| Total | R1300 | | | | | | | | |
| expense | s | | | | | | | | |
| | | | f Busines | | | business 1 | | | Total |
| | | | e insuranc | | non-pro | | | | |
| | | | ance oblig business | | | | | | |
| | | \ \ | ed proport | | | | | | |
| | | reinsur | | | | | | | |
| | | expens | Legal Assistance financial insurance loss | | | Casualty | , | t y | |
| | | C0100 | | C0120 | C0130 | C0140 | transpor | C0160 | C0200 |
| Premiur written | T. | | | | | | | | |
| Gross — Direct Business | R0110 | | | | | | | | |
| Gross — Proportion reinsurar accepted | ice | | | | | | | | |
| Gross — Non- proportion reinsurary accepted | nce | | | | | | | | |
| Reinsure share | r R 0140 | | | | | | | | |
| Net | R0200 | | | | | | | | |
| Premiur earned | ns | | | | | | | | |
| Gross — Direct Business | R0210 | | | | | | | | |
| Gross — Proportio | R0220 onal | | | | | | | | |

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| negusuban | 6€ uk. Detai | ons 2018 (S.1 Is of relevant | . 2018/1115), amending in | regs. 2, 3, So struments ca | ch. Pt. 2. The n be found or | se amendmen their websit | ts are not cui e/s. (See end | rrently availa of Document | ble on for details) |
|--|---------------------|---------------------------------|------------------------------|--------------------------------|---------------------------------|-----------------------------|---------------------------------|-------------------------------|------------------------|
| Gross — Non-proportion reinsurar accepted | R0230 | | | | | | | | |
| Reinsure share | r R 0240 | | | | | | | | |
| Net | R0300 | | | | | | | | |
| Claims incurred | l | | | | | | | | |
| Gross — Direct Business | R0310 | | | | | | | | |
| Gross — Proportion reinsurar accepted | onal ice | | | | | | | | |
| Gross — Non- proportion reinsurar accepted | onal nce | | | | | | | | |
| Reinsure share | r R 0340 | | | | | | | | |
| Net | R0400 | | | | | | | | |
| Changes in other technica provisio | al ons | | | | | | | | |
| Gross — Direct Business | R0410 | | | | | | | | |
| Gross — Proportion reinsurar accepted | nal ice | | | | | | | | |
| Non- proportion reinsurar accepted | nce | | | | | | | | |
| Reinsure share | r R 0440 | | | | | | | | |

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

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| Meiglation | R1700e | tails of relev | ant amendi | ng instrume | nts can be fo | ound on thei | r website/s. | (See end of | Document j | or details) |
|-----------------------|----------------------|----------------|------------|-------------|---------------|--------------|--------------|-------------|------------|-------------|
| Change | es | | | | | | | | | |
| in | | | | | | | | | | |
| other | | | | | | | | | | |
| technic | | | | | | | | | | |
| provisi | ons | | | | | | | | | |
| Gross | R1710 | | | | | | | | | |
| Reinsur share | e R:1720 | | | | | | | | | |
| Net | R1800 | | | | | | | | | |
| Expens incurre | e R 1900 d | | | | | | | | | |
| Other expense | R2500 | | | | | | | | | |
| Total expense | R2600 | | | | | | | | | |

S.05.02.01

Premiums, claims and expenses by country

| | | Home Country | Top 5 co | Total Top 5 and home country | | | | |
|---|--------|-----------------|----------|------------------------------|-------|-------|-------|-------|
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 |
| | R0010 | | | | | | | |
| | | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 |
| Premium written | is | | | | | | | |
| Gross — Direct Business | R0110 | | | | | | | |
| Gross — Proportion reinsurance accepted | | | | | | | | |
| Gross — Non- proportion reinsurand accepted | | | | | | | | |
| Reinsurer share | sR0140 | | | | | | | |

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| Legislation.g | it) Regulations o R0200 ils d | 2018 (S.1. 201 of relevant ame | o/1113), regs. ending instrum | 2, 3, Sch. Pt. 2 ents can be for | nd on their we | ments are not ebsite/s. (See e | currently avail nd of Documer | able on it for details) |
|---|---|-----------------------------------|----------------------------------|-------------------------------------|----------------|-----------------------------------|----------------------------------|----------------------------|
| Premium earned | lS | | | | | | | |
| Gross — Direct Business | R0210 | | | | | | | |
| Gross — Proportio reinsuran accepted | nal | | | | | | | |
| Gross — Non- proportion reinsurant accepted | ce | | | | | | | |
| Reinsurer share | sR0240 | | | | | | | |
| Net | R0300 | | | | | | | |
| Claims incurred | | | | | | | | |
| Gross — Direct Business | R0310 | | | | | | | |
| Gross — Proportio reinsuran- accepted | | | | | | | | |
| Gross — Non- proportion reinsurant accepted | | | | | | | | |
| Reinsurer share | sR0340 | | | | | | | |
| Net | R0400 | | | | | | | |
| Changes in other technical provision | 1S | | | | | | | |
| Gross — Direct Business | R0410 | | | | | | | |
| Gross — Proportio | R0420 nal | | | | | | | |

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| veansuban | ₿ € uk. Details (| f relevant ame | nding instrum | ents can be foi | ınd on their we | bsite/s. (See e | nd of Documer | it for details) |
|--|--|-----------------|---------------|---------------------------|-----------------|-----------------|---------------|------------------------------|
| accepted | | | | | | | | |
| Gross — Non- proportion reinsurance accepted | | | | | | | | |
| Reinsurer share | sR0440 | | | | | | | |
| Net | R0500 | | | | | | | |
| Expenses incurred | R0550 | | | | | | | |
| Other expenses | R1200 | | | | | | | |
| Total expenses | R1300 | | | | | | | |
| | | Home Country | | untries (by — non-life | | | miums | Total Top 5 and home country |
| | | C0150 | C0160 | C0170 | C0180 | C0190 | C0200 | C0210 |
| | R1400 | | | | | | | |
| | | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 |
| Premium written | S | | <u>I</u> | <u>I</u> | <u> </u> | <u>I</u> | <u> </u> | <u> </u> |
| WIIII | | | | | | | | |
| Gross | R1410 | | | | | | | |
| | R1410 | | | | | | | |
| Gross Reinsurer | R1410 | | | | | | | |
| Gross Reinsurer share | R1410 sR1420 R1500 | | | | | | | |
| Gross Reinsurer share Net Premium | R1410 sR1420 R1500 | | | | | | | |
| Gross Reinsurer share Net Premium earned | R1410 sR1420 R1500 s | | | | | | | |
| Gross Reinsurer share Net Premium earned Gross Reinsurer | R1410 sR1420 R1500 s | | | | | | | |
| Gross Reinsurer share Net Premium earned Gross Reinsurer share | R1410 sR1420 R1500 s R1510 sR1520 | | | | | | | |
| Gross Reinsurer share Net Premium earned Gross Reinsurer share Net Claims | R1410 sR1420 R1500 s R1510 sR1520 | | | | | | | |
| Gross Reinsurer share Net Premium earned Gross Reinsurer share Net Claims incurred | R1410 sR1420 R1500 s R1510 sR1520 R1600 | | | | | | | |

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in other technical provisions

| Provision | | | | | |
|--------------------------|--------|------|------|------|--|
| Gross | R1710 | | | | |
| Reinsurer share | sR1720 | | | | |
| Net | R1800 | | | | |
| Expenses incurred | | | | | |
| Other expenses | R2500 | | | | |
| Total expenses | R2600 | | | | |

S.12.01.02

Life and Health SLT Technical Provisions

| In | ısuran lo r | n lo edex-linked | | | Other life | | | ti A ccep | |
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| Gross | R0030 | | | | | | | | | | |
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| Agomion.gov. | uk Details of re | levant ame | endino in | istruments ca | n he found | on their | wehsite/s (Se | e end at I | ocument | for details) |
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| | | | ess) | Contracts without options and | Contr with option or | racts f n ns ii | temming rom on-life nsurance ontracts | reinsu (reins accep | rance urance ted) to | Health imilar o life |
| | | | ess) | Contracts without options | Contr with option or | racts f nacts in ns in c | temming rom non-life nsurance ontracts and | reinsu (reins accep | rance urance ted) to | Health imilar o life |
| | | | ess) | Contracts without options and | Contr with option or | racts f nacts in contees a | temming rom on-life nsurance ontracts | reinsu (reins accep | rance urance ted) to | Health imilar o life |
| | | | ess) | Contracts without options and | Contr with option or | seacts from the seacts and the seacts are the seact | temming rom non-life nsurance contracts and relating | reinsu (reins accep | rance urance ted) to | Health imilar o life |
| | | | ess) | Contracts without options and | Contr with option or | sacts f no ii contees a r t | temming from ion-life nsurance ontracts and relating | reinsu (reins accep | rance urance ted) to | Health imilar o life |
| | | | ess) | Contracts without options and | Contr with option or | sacts f nns ii c nteesa r t h | temming from lon-life nsurance contracts and relating o lealth | reinsu (reins accep | rance urance ted) to | Health imilar o life |
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| (EU Exit) | Regulations 20 | 18 (S.1. 2018/111 levant amending | 3), regs. 2, 3, So | ch. Pt. 2. These a n he found on th | mendments are | not currently avo | ulable on ent for details) |
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| uegosiunon.gov | uk. Detaits of re | ievani amenains | z instruments cat | i be jound on in | en website/s. (Se | te ena oj Docum | eni jor delalis) |
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| as a | | | | | | | |
| whole | | | | | | | |
| Best | R0120 | | | | | | |
| estimate | | | | | | | |
| Risk | R0130 | | | | | | |
| margin | | | | | | | |
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| total | | | | | | | |

S.17.01.02

Non-life Technical Provisions

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| | Direct 1 | business | and acce | epted pro | portiona | l reinsura | ance | | |
| | expens | alIncom e protect n ċn sura | ti co mpe | n sæfióc le | Other motor y insura | Marino aviatio n æ nd | | liabilit | alCredit y and n se rretyshi |
| | | | | insura | nce | transp insura | proper insura | ty nce | insurance |
| | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 |
| TechnicaR0010 provisions calculated as a whole | | | | | | | | | |
| Total R0050 Recoverables from reinsurance/ SPV and Finite Re after the adjustment | | | | | | | | | |

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| for (EU | Exit) Regulo | ations 2018 | (S.I. 2018/1 | 115), regs. 2 | , 3, Sch. Pt. | 2. These an | nendments a | re not curre | ntly availab | le on |
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| | | tails of relev | ant amendi | ng instrume | nts can be fo | und on thei | r website/s. | (See end of | Document f | or details) |
| expecto | ea | | | | | | | | | |
| losses | | | | | | | | | | |
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| Gross | R0060 | | | | | | | | | |
| Total | D 0 1 4 0 | | | | | | | | | |
| Total | R0140 | | | | | | | | | |
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| | _ | tails of relev | ant amendi | ng instrume | nts can be f | und on thei | r website/s. | (See end of | Document f | or details) |
| provisi | | | | | | | | | | |
| Gross | R0160 | | | | | | | | | |
| Total | R0240 | | | | | | | | | |
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| Net | R0250 | | | | | | | | | |
| Best | 10230 | | | | | | | | | |
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| Claims | } | | | | | | | | | |
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| Total | R0260 | | | | | | | | | |
| Best | | | | | | | | | | |
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| gross | | | | | | | | | | |
| Total | R0270 | | | | | | | | | |
| Best | | | | | | | | | | |
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| net | D0290 | | | | | | | | | |
| Risk margin | R0280 | | | | | | | | | |
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| Net | R0250 | | | | | | | | |
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| Estimat | e | | | | | | | | |
| of | | | | | | | | | |
| Claims | | | | | | | | | |
| Provision | | | | | | | | | |
| Total | R0260 | | | | | | | | |
| Best | | | | | | | | | |
| estimate | — | | | | | | | | |
| gross | | | | | | | | | |
| Total | R0270 | | | | | | | | |
| Best | | | | | | | | | |
| estimate | _ | | | | | | | | |
| net | | | | | | | | | |
| Risk | R0280 | | | | | | | | |
| margin | 110200 | | | | | | | | |
| Amount | | | | | | | | | |
| of the | | | | | | | | | |
| transitio | nal | | | | | | | | |
| on | 1141 | | | | | | | | |
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| Technic | dv.uk. Detai | ls of relevant | amending in | struments car | n be found or | their websit | e/s. (See end | of Document | for details) |
|----------|-------------------|----------------|-------------|---------------|---------------|--------------|---------------|-------------|---------------|
| Provisio | ns | | | | | | | | |
| Technic | aR0290 | | | | | | | | |
| Provisio | | | | | | | | | |
| calculat | | | | | | | | | |
| as a | | | | | | | | | |
| whole | | | | | | | | | |
| Best | R0300 | | | | | | | | |
| estimate | | | | | | | | | |
| Risk | R0310 | | | | | | | | |
| margin | | | | | | | | | |
| | | | | | | | | | |
| Technic | | | | | | | | | |
| provisio | ns — | | | | | | | | |
| total | | | | | | | | | |
| | aR0320 | | | | | | | | |
| provisio | ns — | | | | | | | | |
| total | | | | | | | | | |
| | ra lk08 30 | | | | | | | | |
| from | | | | | | | | | |
| reinsur | | | | | | | | | |
| contrac | t/ | | | | | | | | |
| SPV | | | | | | | | | |
| and | | | | | | | | | |
| Finite | | | | | | | | | |
| Re | | | | | | | | | |
| after | | | | | | | | | |
| the | | | | | | | | | |
| adjustn | nent | | | | | | | | |
| for | | | | | | | | | |
| expecte | d | | | | | | | | |
| losses | | | | | | | | | |
| due | | | | | | | | | |
| to | | | | | | | | | |
| counter | party | | | | | | | | |
| default | | | | | | | | | |
| total | | | | | | | | | |
| Technic | aR0340 | | | | | | | | |
| provisio | | | | | | | | | |
| minus | | | | | | | | | |
| recover | ables | | | | | | | | |
| from | | | | | | | | | |
| reinsur | ance/ | | | | | | | | |
| SPV | | | | | | | | | |
| and | | | | | | | | | |
| Finite | | | | | | | | | |
| Re — | | | | | | | | | |
| total | | | | | | | | | |
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| Prio | ₽ R 01 | | | | | | | | | | | | | R01 | - | | |
| N-9 | R01 | 60 | | | | | | | | | | | | R01 | 60 | | |
| N-8 | R01 | 70 | | | | | | | | | | | | R01 | 70 | | |
| N-7 | R01 | 80 | | | | | | | | | | | | R01 | 80 | | |
| N-6 | R01 | 90 | | | | | | | | | | | | R01 | 90 | | |
| N-5 | R02 | 00 | | | | | | | | | | | | R02 | 200 | | |
| N-4 | R02 | 10 | | | | | | | | | | | | R02 | 10 | | |
| N-3 | R02 | 20 | | | | | | | | | | | | R02 | 20 | | |
| N-2 | R02 | 30 | | | | | | | | | | | | R02 | 30 | | |
| N-1 | R02 | 40 | | | | | | | | | | | | R02 | 40 | | |
| N | R02 | 50 | | | | | | | | | | | | R02 | 50 | | |
| | | | | | | | | | | | | , | Tota | IR02 | 60 | | |
| Gros | ss un | disco | our | nted B | Best E | stima | te Cla | ims P | rovisi | ions | | | | | | | |
| abso | olute | amo | unt | t) | | | | | | | | | | | | | |
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| Prio | r R01 | _ | | | | | | | | | | | | | | R010 | |
| N-9 | R01 | 160 | | | | | | | | | | | + | | 1 | R016 | <u> </u> |

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| Prio | R010 | 0 | | | | | | | | | | | | R010 | 0 |
| N-9 | R016 | 0 | | | | | | | | | | | | R016 | 50 |
| N-8 | R017 | 0 | | | | | | | | | | | | R017 | 70 |
| N-7 | R018 | 80 | | | | | | | | | | | | R018 | 30 |
| N-6 | R019 | 0 | | | | | | | | | | | | R019 | 90 |
| N-5 | R020 | 0 | | | | | | | | | | | | R020 | 0 |
| N-4 | R021 | 0 | | | | | | | | | | | | R021 | 0 |
| N-3 | R022 | 20 | | | | | | | | | | | | R022 | 20 |
| | N-9 N-8 N-7 N-6 N-5 | Prior R010 N-9 R016 N-8 R017 N-7 R018 N-6 R019 N-5 R020 N-4 R021 | Year 0 C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 C0200C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 C020@021@02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | C020@C021@C022@C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 C020C021C022C023C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 C020@021@022@023@024@02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 6 C020C021C022C023C024C025C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 6 7 C020@021@022@023@024@025@026@02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 6 7 8 C0200C0210C0220C0230C0240C0250C0260C0270C02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 6 7 8 9 C020@021@022@023@024@025@026@027@028@02 Prior R0100 N-9 R0160 N-8 R0170 N-7 R0180 N-6 R0190 N-5 R0200 N-4 R0210 | Year 0 1 2 3 4 5 6 7 8 9 10 & + + C020002100220023002400250026002700280029003 Prior R0100 | Year 0 1 2 3 4 5 6 7 8 9 10 & + + C0200C0210C0220C0230C0240C0250C0260C0270C0280C0290C0300 Prior R0100 Prior R0100 N-9 R0160 R0170 R0180 R0170 R0180 R0190 R0160 R0160 | Year 0 1 2 3 4 5 6 7 8 9 10 & + + C0200C0210C0220C0230C0240C0250C0260C0270C0280C0290C0300 R016 R017 R017 R017 R017 R018 R017 R018 R019 R019 R019 R019 R019 R020 R020 </td |

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|-------|--------|------|----|--|--|--|--|-------|------|---|
| N-2 | R023 | 0 | | | | | | | R023 | 0 |
| N-1 | R024 | 0 | | | | | | | R024 | 0 |
| N | R025 | 0 | | | | | | | R025 | 0 |
| | | | | | | | | Total | R026 | 0 |

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 | 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 |
|--|-------|---|--|---|--|---|
| | | transitionals | | | | |
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical provisions | R0010 | | | | | |
| Basic own funds | R0020 | | | | | |
| Eligible own funds to meet Solvency Capital Requiremen | R0050 | | | | | |
| Solvency Capital Requirement | R0090 | | | | | |
| Eligible own funds to meet Minimum | R0100 | | | | | |

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|------------------------|---------------------|----------------|-------------------|-------------------|--------------------|---------------------|
| Requiremen | nt | | | | | |
| Minimum | R0110 | | | | | |
| Capital | | | | | | |
| Requiremen | nt | | | | | |

S.22.01.22

Impact of long term guarantees and transitional measures

| | | A 4 | | | I | I |
|------------|-------|---------------|--------------|--------------|-------------|-------------|
| | | Amount | Impact of | Impact of | Impact of | Impact of |
| | | with Long | transitional | transitional | volatility | matching |
| | | Term | on | on | adjustment | adjustment |
| | | Guarantee | technical | interest | set to zero | set to zero |
| | | measures | provisions | rate | | |
| | | and | 1 | | | |
| | | transitionals | | | | |
| | | C0010 | C0030 | C0050 | C0070 | C0090 |
| Technical | R0010 | | | | | |
| provisions | | | | | | |
| Basic | R0020 | | | | | |
| own | | | | | | |
| funds | | | | | | |
| Eligible | R0050 | | | | | |
| own | | | | | | |
| funds | | | | | | |
| to meet | | | | | | |
| Solvency | | | | | | |
| Capital | | | | | | |
| Requireme | nt | | | | | |
| Solvency | R0090 | | | | | |
| Capital | | | | | | |
| Requiremen | nt | | | | | |

S.23.01.01

Own funds

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

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| (EU Exit) R Delegated y ul | egulations 2018 (S Details of releva | I.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | These amendments d on their website/ | are not currently of See end of Doci | ivailable on iment for details) |
|---|---|--|---|---|--------------------------------------|------------------------------------|
| Regulation (EU) 2015/35 | | | | | (| |
| Ordinary share capital (gross of own shares) | R0010 | | | | | |
| Share premium account related to ordinary share capital | R0030 | | | | | |
| Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings | | | | | | |
| Subordinated mutual member accounts | 1R0050 | | | | | |
| Surplus funds | R0070 | | | | | |
| Preference shares | R0090 | | | | | |
| Share premium account related to preference shares | R0110 | | | | | |
| Reconciliation reserve | piR0130 | | | | | |
| Subordinated liabilities | IR0140 | | | | | |

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| | k. R04i60 rf releva | nt amending instru | ments can be foun | d on their website/. | s. (See end of Doci | ment for details) |
| equal to the | | | | | | |
| value of net | | | | | | |
| deferred tax | | | | | | |
| assets | | | | | | |
| Other own | R0180 | | | | | |
| fund items | KU10U | | | | | |
| | | | | | | |
| approved | | | | | | |
| by the | | | | | | |
| supervisory | | | | | | |
| authority as | | | | | | |
| basic own | | | | | | |
| funds not | | | | | | |
| specified | | | | | | |
| above | | | | | | |
| Own funds | | | | | | |
| from the | | | | | | |
| financial | | | | | | |
| statements | | | | | | |
| that should | | | | | | |
| not be | | | | | | |
| represented | | | | | | |
| by the | | | | | | |
| reconciliatio | n | | | | | |
| reserve | | | | | | |
| and do not | | | | | | |
| meet the | | | | | | |
| criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as | | | | | | |
| Solvency II | | | | | | |
| own funds | | | | | | |
| Own funds | R0220 | | | | | |
| from the | | | | | | |
| financial | | | | | | |
| statements | | | | | | |
| that should | | | | | | |
| not be | | | | | | |
| represented | | | | | | |
| by the | | | | | | |
| reconciliatio | n | | | | | |
| reserve and | | | | | | |
| do not meet | | | | | | |
| the criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as Solvency | | | | | | |
| II own | | | | | | |
| tunda | | | | | | |
| funds | | | | | | |

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|--|--|--|---|--|--------------------------------------|----------------------------------|
| [F1]Deduction for participation in financial and credit institutions | | | | | |] |
| Total basic own funds after deductions | R0290 | | | | | |
| Ancillary own funds | | | | | | |
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | | | | | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings callable on demand | , | | | | | |
| Unpaid and uncalled preference shares callable on demand | R0320 | | | | | |
| A legally binding commitment to subscribe and pay for subordinated | | | | | | |

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| | z. Details of releva | nt amending instru | ments can be foun | d on their website/. | s. (See end of Doci | ment for details) |
|--|----------------------|--------------------|-------------------|----------------------|---------------------|-------------------|
| on demand | | | | | | |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/ | R0340 | | | | | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/ | R0350 | | | | | |
| Supplementa members calls under first subparagraph of Article 96(3) of the Directive 2009/138/ EC | | | | | | |
| Supplementa members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC | | | | | | |
| Other ancillary own funds | R0390 | | | | | |
| Total ancillary own funds | R0400 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S | S.I. 2018/1115), reg | s. 2, 3, Sch. Pt. 2. | These amendments d on their website/. | are not currently of Doc | available on |
|---|----------------------|----------------------|----------------------|--|--------------------------|--------------------|
| and | t. Details of releva | ni amenaing instru | menis can ve joun | a on metr websiter. | s. (see ena of Doci | imeni jor deidiis) |
| eligible own funds | | | | | | |
| Total available own funds to meet the SCR | R0500 | | | | | |
| Total available own funds to meet the MCR | R0510 | | | | | |
| Total eligible own funds to meet the SCR | R0540 | | | | | |
| Total eligible own funds to meet the MCR | R0550 | | | | | |
| SCR | R0580 | | | | | |
| MCR | R0600 | | | | | |
| Ratio of Eligible own funds to SCR | R0620 | | | | | |
| Ratio of Eligible own funds to MCR | R0640 | | | | | |
| | | C0060 | | | | |
| Reconciliati | on | C0060 | | | | |
| reserve | VII | | | | | |
| Excess of assets over liabilities | R0700 | | | | | |
| Own shares (held directly and indirectly) | R0710 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S | J. 2018/1115), reg | s. 2, 3, Sch. Pt. 2. | These amendments | are not currently of | wailable on |
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| | t. Rega_lo g releva | nt amending instru | ments can be foun | d on their website/. | s. (See end of Doci | iment for details) |
| dividends, distributions | | | | | | |
| and charges | | | | | | |
| Other basic | R0730 | | | | | |
| own fund | K0750 | | | | | |
| items | | | | | | |
| Adjustment | R0740 | | | | | |
| for | 10710 | | | | | |
| restricted | | | | | | |
| own fund | | | | | | |
| items in | | | | | | |
| respect of matching | | | | | | |
| adjustment | | | | | | |
| portfolios | | | | | | |
| and ring | | | | | | |
| fenced | | | | | | |
| funds | | | | | | |
| Reconciliati | o R 0760 | | | | | |
| reserve | | | | | | |
| Expected | | | | | | |
| profits | | | | | | |
| Expected | R0770 | | | | | |
| profits | | | | | | |
| included | | | | | | |
| in future premiums | | | | | | |
| (EPIFP) — | | | | | | |
| Life | | | | | | |
| business | | | | | | |
| Expected | R0780 | | | | | |
| profits | | | | | | |
| included | | | | | | |
| in future premiums | | | | | | |
| (EPIFP) — | | | | | | |
| Non- life | | | | | | |
| business | | | | | | |
| Total | R0790 | | | | | |
| Expected | | | | | | |
| profits | | | | | | |
| included in future | | | | | | |
| in future premiums | | | | | | |
| (EPIFP) | | | | | | |
| | | | | | | |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 2200 be Laund on their website/s. (See end of Document for details)

Own funds

| Own funds | 1 | | | | · - | 1 - |
|---|-------|-------|-----------------------|---------------------|--------|--------|
| | | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Basic own funds before deduction for participatio in other financial sector | ns | Cooli | 00020 | | | |
| Ordinary share capital (gross of own shares) | R0010 | | | | | |
| Non- available called but not paid in ordinary share capital at group level | R0020 | | | | | |
| Share premium account related to ordinary share capital | R0030 | | | | | |
| Iinitial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual- type undertakings | | | | | | |
| Subordinated mutual | R0050 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R nagmaga .gov.uk | egulations 2018 (S x. Details of releva | I.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. 1 ments can be foun | These amendments d on their website/s | are not currently of See end of Doci | ivailable on iment for details) |
|---|--|--|---|--|---|------------------------------------|
| accounts | <u> </u> | | | | . (==================================== | |
| Non- available subordinated mutual member accounts at group level | R0060 | | | | | |
| Surplus funds | R0070 | | | | | |
| Non- available surplus funds at group level | R0080 | | | | | |
| Preference shares | R0090 | | | | | |
| Non- available preference shares at group level | R0100 | | | | | |
| Share premium account related to preference shares | R0110 | | | | | |
| Non-available share premium account related to preference shares at group level | R0120 | | | | | |
| Reconciliation reserve | nR0130 | | | | | |
| Subordinated liabilities | IR0140 | | | | | |
| Non- available subordinated liabilities at group level | R0150 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S | I.I. 2018/1115), reg | s. 2. 3. Sch. Pt. 2. | These amendments | are not currently | available on |
|---|---------------------------|----------------------|----------------------|----------------------|---------------------|-------------------|
| | . R94i60 9f releva | nt amending instru | ments can be foun | d on their website/. | s. (See end of Doci | ment for details) |
| equal to the value of net deferred tax assets | | | | | | |
| The amount equal to the value of net deferred tax assets not available at the group level | R0170 | | | | | |
| Other items approved by supervisory authority as basic own funds not specified above | R0180 | | | | | |
| Non available own funds related to other own funds items approved by supervisory authority | R0190 | | | | | |
| Minority interests (if not reported as part of a specific own fund item) | R0200 | | | | | |
| Non- available minority interests at group level | R0210 | | | | | |
| Own funds from the financial statements | | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R that should | egulations 2018 (S Details of releva | S.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | These amendments | are not currently of See end of Doci | available on ment for details) |
|-----------------------------------|---|--|---|-------------------|--------------------------------------|-----------------------------------|
| not be | i. Details by releva | ni amenang man | ments can be jour | a on men website. | s. (See ena of Boci | ment for actuits) |
| represented | | | | | | |
| by the | | | | | | |
| reconciliatio | n | | | | | |
| reserve | | | | | | |
| and do not | | | | | | |
| meet the | | | | | | |
| criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as Solvency II | | | | | | |
| own funds | | | | | | |
| | | | | | | |
| [^{F1} Own | R0220 | | | | |] |
| funds | | | | | | |
| from the | | | | | | |
| financial | | | | | | |
| statements | | | | | | |
| that shall | | | | | | |
| not be | | | | | | |
| represented by the | | | | | | |
| reconciliation | n | | | | | |
| reserve and | 11 | | | | | |
| do not meet | | | | | | |
| the criteria | | | | | | |
| to be | | | | | | |
| classified | | | | | | |
| as Solvency | | | | | | |
| II own | | | | | | |
| funds | | | | | | |
| Deductions | | | | | | |
| Deductions | R0230 | | | | | |
| for | | | | | | |
| participation | s | | | | | |
| in other | | | | | | |
| financial | | | | | | |
| undertakings | , | | | | | |
| including | | | | | | |
| non- | | | | | | |
| regulated | | | | | | |
| undertakings | | | | | | |
| carrying out | | | | | | |
| financial | | | | | | |
| activities | | | | | | |
| | | | | | | |
| [F1whereof | R0240 | | | | |] |
| deducted | | | | | | |
| according | | | | | | |
| | | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R tog Article | egulations 2018 (S c. Details of releva | S.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | These amendments d on their website/. | are not currently of See end of Doci | wailable on ment for details) |
|---|--|--|---|--|--------------------------------------|----------------------------------|
| 228 of the Directive 2009/138/ EC | | | | | | |
| Deductions for participation where there is non- availability of information (Article 229) | R0250 | | | | | |
| Deduction for participation included by using D&A when a combination of methods is used | | | | | | |
| Total of non- available own fund items | R0270 | | | | | |
| Total deductions | R0280 | | | | | |
| Total basic own funds after deductions | R0290 | | | | | |
| Ancillary own funds | | | | | | |
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | | | | | |
| Unpaid and uncalled initial funds, | R0310 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R maembers'ov ut | egulations 2018 (S c. Details of releva | I.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. sments can be found | These amendments d on their website/ | are not currently of See end of Doci | available on ment for details) |
|-------------------------------|--|--|--|---|--------------------------------------|-----------------------------------|
| contributions | | | menus cam ce jeun | a out men measure. | , (see one of Book | ment you details) |
| or the | | | | | | |
| equivalent | | | | | | |
| basic | | | | | | |
| own fund | | | | | | |
| item for | | | | | | |
| mutual and | | | | | | |
| mutual — | | | | | | |
| type | | | | | | |
| undertakings | 2 | | | | | |
| callable on | | | | | | |
| demand | | | | | | |
| Unpaid and | R0320 | | | | | |
| uncalled | K0320 | | | | | |
| preference | | | | | | |
| shares | | | | | | |
| callable on | | | | | | |
| demand | | | | | | |
| | D0000 | | | | | - |
| [F2A legally | R0330 | | | | |] |
| binding | | | | | | |
| commitment | | | | | | |
| to subscribe | | | | | | |
| and pay for | | | | | | |
| subordinated | | | | | | |
| liabilities | | | | | | |
| on demand | | | | | | |
| [F1Letters | R0340 | | | | | |
| of credit | | | | | | |
| and | | | | | | |
| guarantees | | | | | | |
| under | | | | | | |
| Article | | | | | | |
| 96(2) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| Letters of | R0350 | | | | |] |
| credit and | | | | | | - |
| guarantees | | | | | | |
| other than | | | | | | |
| under | | | | | | |
| Article | | | | | | |
| 96(2) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| | | | | | | |
| | | | | | | 1 |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S | S.I. 2018/1115), reg | s. 2, 3, Sch. Pt. 2. | These amendments | are not currently of | ivailable on |
|---------------|----------------------------|----------------------|----------------------|----------------------|----------------------|-------------------|
| | 1 1R03i60)f releva | nt amending instru | ments can be foun | d on their website/. | s. (See end of Doci | ment for details) |
| members | | | | | | |
| calls | | | | | | |
| under first | | | | | | |
| subparagrapl | h | | | | | |
| of Article | | | | | | |
| 96(3) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| | | | | | | |
| Supplementa | nR0370 | | | | | |
| members | | | | | | |
| calls — | | | | | | |
| other than | | | | | | |
| under first | | | | | | |
| subparagrapl | h | | | | | |
| of Article | | | | | | |
| 96(3) of the | | | | | | |
| Directive | | | | | | |
| 2009/138/ | | | | | | |
| EC | | | | | | |
| EC | | | | | | |
| Non | R0380 | | | | | |
| available | | | | | | |
| ancillary | | | | | | |
| own funds | | | | | | |
| at group | | | | | | |
| level | | | | | | |
| | | | | | | |
| Other | R0390 | | | | | |
| ancillary | | | | | | |
| own funds | | | | | | |
| Total | R0400 | | | | | |
| ancillary | 10400 | | | | | |
| own funds | | | | | | |
| own fullus | | | | | | |
| Own funds | | | | | | |
| of other | | | | | | |
| financial | | | | | | |
| sectors | | | | | | |
| | D0410 | | | | | 7 |
| [F1Credit | R0410 | | | | |] |
| Institutions, | | | | | | |
| investment | | | | | | |
| firms, | | | | | | |
| financial | | | | | | |
| institutions, | | | | | | |
| alternative | | | | | | |
| investment | | | | | | |
| fund | | | | | | |
| managers, | | | | | | |
| UCITS | | | | | | |
| 00110 | | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R manyagorpant | egulations 2018 (S c. Details of releva | I.I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | These amendments d on their website/ | are not currently of See end of Doci | ivailable on iment for details) |
|---|--|--|---|---|--------------------------------------|------------------------------------|
| companies | | | | | | |
| Institutions for occupational retirement provision | R0420 | | | | | |
| Non regulated entities carrying out financial activities | R0430 | | | | | |
| [F1Total own funds of other financial sectors | R0440 | | | | | 1 |
| Own funds when using the D&A, exclusively or in combination of method 1 | | | | | | |
| Own funds aggregated when using the D&A and combination of method | R0450 | | | | | |
| Own funds aggregated when using the D&A and combination of method net of IGT | R0460 | | | | | |
| Total available own funds to meet the consolidated | R0520 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S | I.I. 2018/1115), reg | s. 2, 3, Sch. Pt. 2. | These amendments | are not currently of | ivailable on |
|--------------|----------------------|----------------------|----------------------|---------------------|----------------------|--------------------|
| | t. Details of releva | nt amending instru | ments can be foun | d on their website/ | s. (See end of Doci | iment for details) |
| (excluding | | | | | | |
| own funds | | | | | | |
| from other | | | | | | |
| financial | | | | | | |
| sector and | | | | | | |
| from the | | | | | | |
| undertakings | | | | | | |
| included | | | | | | |
| via D&A) | | | | | | |
| | | | | | | |
| Total | R0530 | | | | | |
| available | | | | | | |
| own funds | | | | | | |
| to meet the | | | | | | |
| minimum | | | | | | |
| consolidated | | | | | | |
| group SCR | | | | | | |
| | | | | | | |
| Total | R0560 | | | | | |
| 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 | R0570 | | | | | |
| eligible | | | | | | |
| own funds | | | | | | |
| to meet the | | | | | | |
| minimum | | | | | | |
| consolidated | | | | | | |
| group SCR | | | | | | |
| Minimum | R0610 | | | | | |
| consolidated | | | | | | |
| | | | | | | |
| Group | | | | | | |
| SCR | | | | | | |
| Ratio of | R0650 | | | | | |
| Eligible | | | | | | |
| own | | | | | | |
| funds to | | | | | | |
| Minimum | | | | | | |
| Consolidate | d | | | | | |
| | i e | i | | 1 | i . | i |

Status: Point in time view as at 11/07/2023.

| | c. Details of releva | nt amending instru | ments can be foun | d on their website/ | s. (See end of Doci | ment for details) |
|--|----------------------|--------------------|-------------------|---------------------|---------------------|-------------------|
| SCR | | | | | | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertaking included via D&A) | R0660 | | | | | |
| Group SCR | R0680 | | | | | |
| Ratio of Eligible own funds to group SCR including other financial sectors and the undertaking included via D&A | R0690 | | | | | |
| | | | | | | |
| | | C0060 | | | | |
| Reconciliation reserve | on | | | | | |
| Excess of assets over liabilities | R0700 | | | | | |
| Own shares (held directly and indirectly) | R0710 | | | | | |
| Foreseeable dividends, distributions and charges | R0720 | | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) R | egulations 2018 (S L PAT i ts() f releva | .I. 2018/1115), reg nt amending instru | s. 2, 3, Sch. Pt. 2. ments can be foun | These amendments d on their website/. | are not currently of the contract of the contr | wailable on ment for details) |
|---|--|---|---|--|--|----------------------------------|
| own fund items | NV/V | - | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | | | | | |
| Other non available own funds | R0750 | | | | | |
| Reconciliati reserve before deduction for participation in other financial sector | | | | | | |
| Expected profits | | | | | | |
| [FI Expected profits included in future premiums (EPIFP) — Life business | R0770 | | | | | 1 |
| [F1Expected profits included in future premiums (EPIFP) — Non- life business | R0780 | | | | | 1 |
| [^{F1} Total EPIFP | R0790 | | | | |] |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

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

Textual Amendments

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

S.25.01.21

| Solvency Capital | Requirement | t — for undertakings o | on Standard F | ormula |
|--|-------------|------------------------------------|---------------|-----------------|
| | | Gross solvency capital requirement | USP | Simplifications |
| | | C0110 | C0090 | [F1C0120] |
| Market risk | R0010 | | | |
| Counterparty default risk | R0020 | | | |
| Life underwriting risk | R0030 | | | |
| Health underwriting risk | R0040 | | | |
| Non-life underwriting risk | R0050 | | | |
| Diversification | R0060 | | | |
| Intangible asset risk | R0070 | | | |
| Basic Solvency Capital Requirement | R0100 | | | |
| Calculation | | C0100 | | |
| of Solvency Capital Requirement | | 20100 | | |
| Operational risk | R0130 | | | |
| Loss- absorbing capacity of technical provisions | R0140 | | | |
| Loss- absorbing | R0150 | | | |

Status: Point in time view as at 11/07/2023.

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

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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

\$25000.24v.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| | ъ | • | , , | c 1 | 4.1. | - 04 | | , | , |
|--|--------|----------|--------|------------|------------|-------|---------|------|---------------------------------------|
| Solvency Capital | Req | uireme | nt — 1 | tor unde | rtakings o | n Sta | ndard F | orm | ula |
| adjustment portfolios | | | | | | | | | |
| Diversification | R0 | 440 | | | | | | | |
| effects due to RFF nSCR aggregation for article 304 | | | | | | | | | |
| [F3Approach to tax | x rate | ; | | | | | | | |
| | | | | | | | | Yes/ | 'No |
| | | | | | | | | C01 | 09 |
| Approach based o | n ave | erage ta | x rate | | R0590 | | | | |
| Calculation of los | s abs | orbing o | apacit | ty of defe | rred taxes | | | | |
| | | | | | | | LAC D | T | |
| | | | | | | | C0130 | | |
| LAC DT | | | R064 | 10 | | | | | |
| LAC DT justified reversion of defer liabilities | | ax | R065 | 50 | | | | | |
| LAC DT justified by reference to probable future taxable economic profit | | | R066 | 50 | | | | | |
| LAC DT justified by carry back, current year | | arry | R067 | 70 | | | | | |
| LAC DT justified back, future years | | arry | R068 | 80 | | | | | |
| Maximum LAC D | Т | | R069 | 00 | | |] | | |
| · | | · | | | · | | · · | | · · · · · · · · · · · · · · · · · · · |

Textual Amendments

F3 Inserted by Commission Implementing Regulation (EU) 2019/2102 of 27 November 2019 amending 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

| <i>U</i> | 0 1 | | |
|----------|----------------|-----------|-----------------|
| | Gross solvency | USP | Simplifications |
| | capital | | |
| | requirement | | |
| | C0110 | [F1C0090] | [F1C0120] |

Status: Point in time view as at 11/07/2023.

| | ons 2018 (S.I. 2018/1115), Is ROOe M o nt amending in | | | |
|--------------------------------|--|-------|---|--|
| Counterparty | R0020 | | , | |
| default risk | K0020 | | | |
| Life | R0030 | | | |
| underwriting | | | | |
| risk | | | | |
| Health | R0040 | | | |
| underwriting | | | | |
| risk Non-life | R0050 | | | |
| underwriting | K0030 | | | |
| risk | | | | |
| Diversification | R0060 | | | |
| Intangible | R0070 | | | |
| asset risk | | | | |
| Basic Solvency | R0100 | | | |
| Capital | | | | |
| Requirement | | | | |
| <u> </u> | | | | |
| Calculation | | C0100 | | |
| of Solvency Capital | | | | |
| Requirement | | | | |
| Operational | R0130 | | | |
| risk | | | | |
| Loss- | R0140 | | | |
| absorbing | | | | |
| capacity of technical | | | | |
| provisions | | | | |
| Loss- | R0150 | | | |
| absorbing | | | | |
| capacity of | | | | |
| deferred taxes | R0160 | | | |
| Capital requirement | KUTUU | | | |
| for business | | | | |
| operated in | | | | |
| accordance | | | | |
| with Art. 4 | | | | |
| of Directive 2003/41/EC | | | | |
| Solvency | R0200 | | | |
| capital | | | | |
| requirement | | | | |
| excluding | | | | |
| capital add-on | D0210 | | | |
| Capital add- on already set | R0210 | | | |
| on an eauy set | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) Regulation | ons 2018 (S.I. 2018/1115), Is B102200 nt amending in | regs. 2, 3, Sch. Pt. 2. The | se amendments are not cut their website/s. (See end | rrently available on of Document for details) |
|------------------------------|--|-----------------------------|--|---|
| capital | is <u>the control of</u> | sir amenis can be jound or | then websiters. (see that | by Document for actuals) |
| requirement | | | | |
| Other | | | | |
| information on | | | | |
| SCR | 70100 | | | |
| Capital | R0400 | | | |
| requirement for duration- | | | | |
| based equity | | | | |
| risk sub- | | | | |
| module | | | | |
| Total amount | R0410 | | | |
| of Notional | | | | |
| Solvency Capital | | | | |
| Requirements | | | | |
| for remaining | | | | |
| part | | | | |
| Total amount | R0420 | | | |
| of Notional | | | | |
| Solvency Capital | | | | |
| Requirements | | | | |
| for ring fenced | | | | |
| funds | | | | |
| Total amount | R0430 | | | |
| of Notional | | | | |
| Solvency Capital | | | | |
| Requirements | | | | |
| for matching | | | | |
| adjustment | | | | |
| portfolios | | | | |
| Diversification | R0440 | | | |
| effects due to RFF nSCR | | | | |
| aggregation | | | | |
| for article 304 | | | | |
| Minimum | R0470 | | | |
| consolidated | | | | |
| group | | | | |
| solvency capital | | | | |
| requirement | | | | |
| Information on | | | | |
| other entities | | | | |
| Capital | R0500 | | | |
| requirement | | | | |
| for other financial | | | | |
| ппапсіаі | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) Regulation | ons 2018 (S.I. 2018/1115), Is of relevant amending in | regs. 2, 3, Sch. Pt. 2. The | se amendments are not cut | rrently available on |
|-------------------------|--|-----------------------------|-----------------------------|--------------------------|
| insurance | is of relevant amenaing in | struments can be jound or | i their website/s. (See end | of Document for details) |
| capital | | | | |
| requirements) | | | | |
| Capital | R0510 | | | |
| requirement | 10310 | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) — | _ | | | |
| Credit | | | | |
| institutions, | | | | |
| investment | | | | |
| firms and | | | | |
| financial | | | | |
| institutions, | | | | |
| alternative | | | | |
| investment | | | | |
| funds | | | | |
| managers, | | | | |
| UCITS | | | | |
| management | | | | |
| companies | | | | |
| Capital | R0520 | | | |
| requirement | | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) — | _ | | | |
| Institutions | | | | |
| for | | | | |
| occupational | | | | |
| retirement | | | | |
| provisions | | | | |
| Capital | R0530 | | | |
| requirement | | | | |
| for other | | | | |
| financial | | | | |
| sectors (Non- | | | | |
| insurance | | | | |
| capital | | | | |
| requirements) — | | | | |
| Capital | | | | |
| requirement for non- | | | | |
| regulated | | | | |
| entities | | | | |
| carrying out | | | | |
| carrying out | | | | |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 Imanucatory, uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| A egusada Ga g bv.uk. Detai | ls of relevant amending in | struments can be found or | their website/s. (See end | of Document for details) |
|------------------------------------|----------------------------|---------------------------|---------------------------|--------------------------|
| activities | | | | |
| Capital | R0540 | | | |
| requirement | | | | |
| for non- | | | | |
| controlled | | | | |
| participation | | | | |
| requirements | | | | |
| Capital | R0550 | | | |
| requirement | | | | |
| for residual | | | | |
| undertakings | | | | |
| Overall SCR | | | | |
| SCR for | R0560 | | | |
| undertakings | | | | |
| included via D | | | | |
| and A | | | | |
| Solvency | R0570 | | | |
| capital | | | | |
| requirement | | | | |

S.25.02.21

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

| 1 | | | | | |
|---|------------------------|---|--------------------|-----------|-----------------|
| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
| C0010 | C0020 | C0030 | C0070 | [F1C0090] | [F1C0120] |
| | | | | | |
| Calculation of Solvency Capital Requirement | | C0100 | | | |
| Total undiversified components | R0110 | | | | |
| Diversification | R0060 | | | | |
| Capital requirement for business operated in accordance with Art. 4 | R0160 | | | | |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on \$25402124.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

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

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

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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

\$25a(0.34).uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

| 525.02.21 E | octures of 1 | sievani ame | maing instruments ea | in be jound on men we | osticis. (St | e ena oj B | ocument for details) | |
|---|---------------------|-------------|----------------------|-----------------------|--------------|------------|----------------------|--|
| Solvency Capital Requirement — for undertakings using the standard formula and partial internal model | | | | | | | | |
| for remaining part | | | | | | | | |
| [FITotal amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | | | | | | 1 | |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | R0430 | | | | | | | |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | | | | | | | |
| [F3Approach to | tax rate | ; | | | | | | |
| | | | | | | Yes/No |) | |
| | | | | | | C0109 | | |
| Approach base | | | k rate R0590 | | | | | |
| Calculation of | loss abs | orbing c | apacity of defe | rred taxes | Г | | | |
| | | | | | LAC D | Т | | |
| | | | | | C0130 | | | |
| Amount/estima | | | R0640 | | | | | |
| Amount/estima DT justified by deferred tax lia | reversi | | R0650 | | | | | |
| Amount/estima DT justified by to probable fut economic profi | referen ure taxa | ice | R0660 | | | | | |
| Amount/estima DT justified by current year | | | R0670 | | | | | |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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

Amount/estimate of LAC DT justified by carry back, future years

Amount/estimate of Mossis absolution greating instrument found for details)

R0680

R0690

R0690

I

S.25.02.22

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

| internal model | | | | | |
|---|------------------------|---|--------------------|-----------|-----------------|
| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Amount modelled | USP | Simplifications |
| C0010 | C0020 | C0030 | C0070 | [F1C0090] | [F1C0120] |
| Calculation of Solvency Capital Requirement | | C0100 | | | |
| Total undiversified components | R0110 | | | | |
| Diversification | R0060 | | | | |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | | | | |
| Solvency capital requirement excluding capital add- on | R0200 | | | | |
| Capital addons already set | R0210 | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) Regi | ulations 2018 (S.I. 20) | 18/1115), regs. 2, 3, So | ch. Pt. 2. These amend | lments are not current | tlv available on |
|---|------------------------------|--------------------------|------------------------|------------------------|----------------------|
| Solveine gov.uk. I | e R(§22)0 elevant ame | nding instruments ca | n be found on their w | bsite/s. (See end of D | ocument for details) |
| capital requirement | | | | | |
| for undertakings | | | | | |
| under | | | | | |
| consolidated method | | | | | |
| Other information on SCR | | | | | |
| Amount/ estimate of the overall loss- absorbing capacity of technical provisions | R0300 | | | | |
| Amount/ estimate of the overall loss- absorbing capacity ot deferred taxes | R0310 | | | | |
| Capital requirement for duration- based equity risk sub- module | R0400 | | | | |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | | | | |
| [F1Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | | | |] |
| Total amount of Notional | R0430 | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) Regi | ulations 2018 (S.I. 201 Details of relevant ame | 18/1115), regs. 2, 3, Sc ending instruments ca | h. Pt. 2. These amena n he found on their we | lments are not current shsite/s (See end of D | ly available on ocument for details) |
|--|--|---|---|--|--------------------------------------|
| Capital Requirement for matching adjustment portfolios | etails of relevant ame | nang iisi unenis cu | i oe jound on men we | osners. (see ent of D | seamen yor details) |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | | | | |
| Minimum consolidated group solvency capital requirement | R0470 | | | | |
| Information on other entities | | | | | |
| Capital requirement for other financial sectors (Noninsurance capital requirements) | R0500 | | | | |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | R0510 | | | | |

Status: Point in time view as at 11/07/2023.

| (EU Exit) Regi | ulations 2018 (S.I. 201 | 8/1115), regs. 2, 3, So | h. Pt. 2. These amend | ments are not current | ly available on |
|---|-------------------------------|--|---|--|---|
| requirement for other financial sectors (Noninsurance capital requirements) - Institutions for occupational retirement provisions Capital | e p (1592) elevant ame | .8/1115), regs. 2, 3, Sc inding instruments ca. | h. Pt. 2. These amend n be found on their wo | ments are not current ebsite/s. (See end of D | ly available on ocument for details) |
| requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities | | | | | |
| Capital requirement for non-controlled participation requirements | R0540 | | | | |
| Capital requirement for residual undertakings | R0550 | | | | |
| | | | | | |
| O H.CCD | | C0100 | | | |
| Overall SCR | | | | | |
| SCR for undertakings included via D and A | R0560 | | | | |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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

| Selveine gov.uk. I | P eRiO50J0 elevant ame | nding instruments ca | n be found on their we | bsite/s. (See end of D | ocument for details) |
|---------------------|-------------------------------|----------------------|------------------------|------------------------|----------------------|
| capital requirement | | | | | |

S.25.03.21

Solvency Capital Requirement — for undertakings on Full Internal Models

| Solvency Capital Requirement Unique number of | Components description | Calculation of the Solvency |
|--|------------------------|-----------------------------|
| component | 2 simponomo decempnom | Capital Requirement |
| C0010 | C0020 | C0030 |
| | | |
| | | |
| Calculation of Solvency Capital Requirement | | C0100 |
| Total undiversified components | R0110 | |
| Diversification | R0060 | |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) | R0160 | |
| Solvency capital requirement excluding capital add-on | R0200 | |
| Capital add-ons already set | R0210 | |
| Solvency capital requirement | R0220 | |
| Other information on SCR | | |
| Amount/estimate of the overall loss-absorbing capacity of technical provisions | R0300 | |
| Amount/estimate of the overall loss-absorbing capacity ot deferred taxes | R0310 | |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | |
| [F1 Total amount of Notional Solvency Capital | R0420 | 1 |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on REGINITED STANDER AND COMMENT OF STANDARD COMMENT OF ST

| funds | anding instruments can be jound on their we | osticisi (see ena oj 2 seamentjoi aetanis) |
|---|---|--|
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | R0430 | |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | |

[F3APPROACH 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 | 1 |

S.25.03.22

Solvency Capital Requirement — for groups on Full Internal Models

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement |
|----------------------------|------------------------|--|
| C0010 | C0020 | C0030 |
| | | |

Status: Point in time view as at 11/07/2023.

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

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

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

S.28.01.01

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

Linear formula component for non-life insurance and reinsurance obligations

| | | C0010 | | |
|-----------------------------|-------|-------|--|--|
| MCR _{NL} Result | R0010 | | | |
| | | | Net (of reinsurance/ SPV) best estimate and TP | Net (of reinsurance) written premiums |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

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| | | calculated as a whole | in the last 12 months |
|--|---------------|--------------------------|--------------------------|
| | | C0020 | C0030 |
| Medical expense insurance and proportional reinsurance | R0020 | | |
| Income protection insurance and proportional reinsurance | R0030 | | |
| Workers' compensation insurance and proportional reinsurance | R0040 | | |
| Motor vehicle liability insurance and proportional reinsurance | R0050 | | |
| Other motor insurance and proportional reinsurance | R0060 | | |
| Marine, aviation and transport insurance and proportional reinsurance | R0070 | | |
| Fire and other damage to property insurance and proportional reinsurance | R0080 | | |
| General liability insurance and proportional reinsurance | R0090 | | |
| Credit and suretyship insurance and proportional reinsurance | R0100 | | |
| Legal expenses insurance and proportional reinsurance | R0110 | | |
| Assistance and proportional reinsurance | R0120 | | |
| Miscellaneous financial loss insurance and proportional reinsurance | R0130 | | |
| Non-proportional health reinsurance | R0140 | | |
| Non-proportional casualty reinsurance | R0150 | | |
| Non-proportional marine, aviation and transport reinsurance | R0160 | | |
| Non-proportional property reinsurance | R0170 | | |
| Linear formula component for life insuran | ce and reinsu | ırance obligation | s |

| | | C0040 | | |
|-------------------------|-------|-------|---|---|
| MCR _L Result | R0200 | | | |
| | | | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/ SPV) total capital at risk |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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/IUI5) ress. 2.3 Sch. Pt. 2. These amendments are not currently available on

| (EU Exit) Regulations 2018 (S.I. 20 | | | | |
|--|----------------|---|------------------|-----------------------|
| <u>Istinlesierfsorrikullsteils mit plottetherf</u> | or internation | ce^bafrdⁿdeinis t | irance/obligatic | hocument for details) |
| | | | C0050 | C0060 |
| Obligations with profit particip guaranteed benefits | R0210 | | | |
| Obligations with profit particip future discretionary benefits | R0220 | | | |
| Index-linked and unit-linked in obligations | R0230 | | | |
| Other life (re)insurance and he (re)insurance obligations | R0240 | | | |
| Total capital at risk for all life obligations | R0250 | | | |
| Overall MCR calculation | | | | |
| | | | C0070 | |
| Linear MCR | R0300 | | | |
| SCR | R0310 | | | |
| MCR cap | R0320 | | | |
| MCR floor | R0330 | | | |
| Combined MCR | R0340 | | | |

S.28.02.01

C0070

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

R0350

R0400

Absolute floor of the MCR

Minimum Capital

Requirement

| | | Non- | Life | | Non-life | | Life activ | vities |
|--|----|--------------------|------------|------------------------|------------|-------------------------------|-------------------------------|----------------------|
| | | life | activities | 3 | activities | 3 | | |
| | | activities | S | | | | | |
| | | MCR _{(NI} | ,NMCR(NI | , _{L)} Result | | | | |
| | | Result | | | | | | |
| | | C0010 | C0020 | | | | | |
| Linear I formula componen for non-life insurance and reinsurance | e | | | | | | | |
| obligation | ns | | | | Net (of | Not (of | Not (of | Net (of |
| | | | | | ` | Net (of n cei nsura | Net (of n ce) nsura | n cei nsuranc |

Status: Point in time view as at 11/07/2023.

| legislation.g | ov.uk. Details o | f relevant ame | nding instrum | ents can be fo | un SPn V h) ir we | | | |
|---|-------------------------------|-------------------------------|---|----------------|----------------------------------|-------------------|-----------------------|----------------|
| | | | | | best estimate and TP | last 12 months | estimate and TP | last 12 months |
| | | | | | calculate | ea | calculate | ea |
| | | | | | as a whole | | as a whole | |
| | | | | | C0030 | C0040 | C0050 | C0060 |
| | expense ins | | l | R0020 | 20030 | 20010 | 20020 | |
| | rotection ir | | nd | R0030 | | | | |
| | compensat nal reinsura | | nce and | R0040 | | | | |
| | hicle liabili nal reinsura | | ce and | R0050 | | | | |
| Other mo | tor insuran ce | ce and pro | portional | R0060 | | | | |
| | viation and ortional rei | | insurance | R0070 | | | | |
| | other dama and propo | | | R0080 | | | | |
| | iability insu nal reinsura | | | R0090 | | | | |
| | d suretyshi nal reinsura | | e and | R0100 | | | | |
| | enses insu nal reinsura | | | R0110 | | | | |
| Assistanc | e and prop | ortional rei | insurance | R0120 | | | | |
| | neous finan ortional rei | | surance | R0130 | | | | |
| Non-prop | ortional he | alth reinsu | rance | R0140 | | | | |
| Non-prop | ortional ca | sualty rein | surance | R0150 | | | | |
| Non-proportional marine, aviation and transport reinsurance | | | R0160 | | | | | |
| Non-prop | ortional pr | operty rein | surance | R0170 | | | | |
| | | Non- life activities | Life activities | | Non-life activities | | Life activ | rities |
| | | MCR _{(L,N} Result | _{IL} MCR _{(L,I} Result | .) | | | | |
| | | C0070 | C0080 | | | | | |

Status: Point in time view as at 11/07/2023.

| Authority under powers (EU Exit) Regulations 20 | 018 (S.I. 2018/1115), regs | . 2. 3. S | ch. Pt. | 2. These amend | ments are no | t currently avail | able on |
|---|----------------------------|-----------|---------|-----------------|--------------------|-------------------|----------------------|
| lesiskain.goR0200ils of re | elevant amending instrur | nents ca | n be fo | und on their we | bsite/s. (See | end of Documer | nt for details) |
| formula | | | | | | | |
| component | | | | | | | |
| for life | | | | | | | |
| insurance and | | | | | | | |
| reinsurance | | | | | | | |
| obligations | | | | | | | |
| | | | | Net (of | Net (of | Net (of | Net (of |
| | | | | | | | n cei nsuranc |
| | | | | SPV) | SPV) | SPV) | SPV) |
| | | | | best | total | best | total |
| | | | | estimate and | capital at risk | estimate and | capital at risk |
| | | | | TP | at 115K | TP | atrisk |
| | | | | calculate | ed | calculate | ed |
| | | | | as a | | as a | |
| | | | | whole | | whole | |
| | | | | C0090 | C0100 | C0110 | C0120 |
| Obligations with profit guaranteed benefits | t participation — | R02 | 10 | | | | |
| Obligations with profit participation — future discretionary benefits | | | 20 | | | | |
| Index-linked and unit-linked insurance obligations | | | 30 | | | | |
| Other life (re)insurance (re)insurance obligation | | R02 | 40 | | | | |
| Total capital at risk for (re)insurance obligation | all life | R02 | 50 | | | | |
| Overall MCR calculat | | | | | | | |
| O VOIGHT INTOIL CUICUIG | | | C0 | 130 | | | |
| Linear MCR | R0300 | | | 150 | | | |
| SCR | R0310 | | | | | | |
| MCR cap | R0320 | | | | | | |
| MCR floor | R0330 | | | | | | |
| Combined MCR | R0340 | | | | | | |
| Absolute floor of the MCR | R0350 | | | | | | |
| | | | C0 | 130 | | | |
| Minimum Capital Requirement | R0400 | | | | | | |
| | 1:0 1 (27) | | | 1:0 | | T : 0 | |
| Notional non-life and | IITE MCR calculat | ion | | n-life activi | | Life activiti | es |
| | | | _ C0 | 140 | | C0150 | |

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| Noticinal spine a Penic R | el R0500 ending instruments ca | n be found on their website/s. (Se | ee end of Document for details) |
|---|---------------------------------------|------------------------------------|---------------------------------|
| Notional SCR excluding add-on (annual or latest calculation) | R0510 | | |
| Notional MCR cap | R0520 | | |
| Notional MCR floor | R0530 | | |
| Notional Combined MCR | R0540 | | |
| Absolute floor of the notional MCR | R0550 | | |
| Notional MCR | R0560 | | |

S.32.01.22

Undertakings in the scope of the group

| Country | Identifica | atiBynpe | Legal | Type | Legal | Category | | |
|------------|-------------|-------------------|----------|-----------|-------------|-----------|-----------|-------------|
| | code | of | name | of | form | (mutual/ | Authority | y |
| | of the | code | of the | undertaki | ng | non | | |
| | undertak | in g f the | undertak | ing | | mutual) | | |
| | | ID of | | | | | | |
| | | the | | | | | | |
| | | undertak | ing | | | | | |
| C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | (cont) |
| | | | | | | | | |
| Criteria c | f influence | 2 | J. | | | Inclusion | in the | Group |
| | | | | | | scope of | group | solvency |
| | | | | | | supervisi | | calculation |
| % | % used | % | Other | Level | Proportio | nMES/ | Date | Method |
| capital | for the | voting | criteria | of | share | NO | of | used |
| share | establish | m eigh ts | | influence | used | | decision | and |
| | of | | | | for | | if art. | under |
| | consolida | ated | | | group | | 214 is | method |
| | accounts | | | | solvency | | applied | 1, |
| | | | | | calculation | on | | treatment |
| | | | | | | | | of the |
| | | | | | | | | undertaking |
| C0180 | C0190 | C0200 | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 |
| | | | | | | | | |

ANNEX II
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Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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. A.D. Met. Xt. II. 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)

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

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

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

S.02.01. — Balance sheet

General comments:

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

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

| | ITEM | INSTRUCTIONS | | |
|-------------|---|---|--|--|
| Assets | | | | |
| C0010/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance. | | |
| C0010/R0040 | Deferred tax assets | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits. | | |
| C0010/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. | | |
| C0010/R0060 | Property, plant & equipment held for own use | Tangible assets which are intended for permanent use and property held by the undertaking for own use. It includes also property for own use under construction. | | |
| C0010/R0070 | Investments (other than assets held for index–linked and unit–linked contracts) | This is the total amount of investments, excluding assets held for index—linked and unit—linked contracts. | | |

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| Authority under powers set out in C0010/18/0080 gulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | The Financial Regulators' Powers (Technic PHODERTS (HHEPHHAM Fless Amen ending instruments can be found on their w | al Standards etc.) (Amendment etc.) In AMES GENEVO (INTELLIPTO GENEVAL) Ebsite's See end of Document for details) Other Than TOP OWN USE. I |
|--|--|---|
| | , | 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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| | ending instruments can be found on their w | |
|-------------|--|---|
| | ending instruments can be found on their w | 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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| (EU Exit) Regulations 2018 (S.I. 20 | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | heMBSh); Commercialle on |
|-------------------------------------|--|---|
| | | ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO') |
| C0010/R0180 | Collective Investments Undertakings | Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council2 or an alternative investment fund ('AIF') as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council. |
| C0010/R0190 | Derivatives | A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a nonfinancial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than |

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| legislation.gov.uk. Details of relevant amo | ending instruments can be found on their w | 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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| COO (EU Regulations 20 | set out in The Financial Regulators' Powers (Technic 18 (S.I. 2018) (The riem's and rich the ege gment elevant amending instruments can be found on their w | intents are not currently available on |
|------------------------|---|--|
| C0010/R0270 | Reinsurance recoverables from: | including cash pools. 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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| legislation.gov.uk. Details of relevant amo | ending instruments can be found on their we | hrestrictioned of Document for details) |
|---|---|---|
| | | Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |
| C0010/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010/R0500 | Total assets | This is the overall total amount of all assets. |
| Liabilities | | |
| C0010/R0510 | Technical provisions — non-life | Sum of the technical provisions non–life. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the 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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| legislation.gov.uk. Details of relevant amo | ending instruments can be found on their w | elinitele condance Desirtheth for details) |
|---|--|--|
| | | 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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| | ending instruments can be found on their w | 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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| | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | |
|-------------|---|---|
| | | 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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| legistation.gov.uk. Detaits of rete | evant amending instruments can be found on their w | 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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| | elevant amending instruments can be found on t | the tra to tech in accor proportused f | insitional of the contract of | deduction visions vith the nethodology poses of |
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| C0010/R0740 | Contingent liabilities | A con define (a) | a poss obliga arises events exister confirthe occurrents within the ena present a pres | |
| | | liabilit balanc | ties recogn te sheet sh | or the amount of the obligation cannot be measured with sufficient reliability. contingent nised in the nould follow n article 11 |

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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 |
|-------------|--|---|
| C0010/R0760 | Pension benefit obligations | benefits will be required to settle the obligations. This is the total net obligations related to employees' pension scheme. |
| C0010/R0770 | Deposits from reinsurers | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. |
| C0010/R0780 | Deferred tax liabilities | Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. |
| C0010/R0790 | Derivatives | A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non— financial variable that the variable is not specific to a party to the contract |

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| legislation.gov.uk. Details of relevant amount | ending instruments can be found on their we | ebsite/s. (See ethlef Darderhylargerails) |
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| | | (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190. Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value. |
| C0010/R0800 | Debts owed to credit institutions | Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts. |
| C0010/R0810 | Financial liabilities other than debts owed to credit institutions | Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here. |
| C0010/R0820 | Insurance and intermediaries payables | Amounts past due to policyholders, insurers and other business linked to |

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

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| | | 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.

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

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| Authority under powers set out in C00 (FV tex C 042 (V/R 0120) (S.I. 20 | The Financial Regulators' Powers (Technical The Financial Regulators' Powers (Technical Pheministry 2 with them on the sending instruments can be found on their with the sending instruments and the found on their with the sending instruments are found on the sending instruments and the found on the sending instruments are found in the sending instruments and the sending instruments are found in the sending instruments are found in the sending instruments. | al Standards etc.) (Amendment etc.) Moetinitien rot refrequentially on estics. (See end of Document for details) 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 |
|---|---|---|
| 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 |

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| 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 |

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| 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 |

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| 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. |
| [F1C0010 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).] |
| [F1C0010 to C0120/R0420 | Changes in other technical provisions — Gross — | Changes in other technical provisions as defined in Directive 91/674/EEC where |

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| (EU Exit) Regulations 2018 (S.I. 20 | Proportional, winsurance amend emicropted ments can be found on their w | drapplicable witeist the changes |
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| | | 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).] |
| [F1C0130 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).] |
| [F1C0010 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.] |
| [F1C0010 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 |

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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amen ending instruments can be found on their w | drioduoed by the immountecoded |
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| | | 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 |
| Life insurance and reinsurance | e obligations | |
| C0210 to C0280/R1410 | Premiums written — Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. It includes both direct and reinsurance business. |
| C0210 to C0280/R1420 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums |

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| | | due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0210 to C0280/R1500 | Premiums written — net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1510 | Premiums earned — Gross | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business. |
| C0210 to C0280/R1520 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0210 to C0280/R1600 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |

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| Authority under powers set out in ' | <u> [he Financial Regulators' Powers (Technica</u> | al Standards etc.) (Amendment etc.) |
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| CO2 (EV) ExiO (1989) by RASQ (18 (S.I. 20) | Claims incurred Pt. Gfloss amend ending instruments can be found on their we | Incents are not surreptly available on |
| | | 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. |
| [F1C0210 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: |

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| | | 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).] |
| [F1C0210 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.] |
| [FIC0210 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. |

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| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
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| C0366/R256egulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant amount | Other respensesh. Pt. 2. These amendending instruments can be found on their w | POTREFETECKWIERIVEX PHASES PROTECTION OF A STORY OF A STORY MENT OF DETAILS PROTECTION OF THE PROTECTI |
| | | 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:

[F4This 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.

[FIThe 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;

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— (EU Exigne Guratin Designed (See all by reformation regulators) by the Prudential Regulation and business at information by Eules and the subject of the Regulation of the Regu

— 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 rein | nsurance 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 |

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

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| C0080450004404R02208 (S.I. 20. | PHeminsus earlied L. These amend ending instruments can be found on their w UTOSS Troportional | dn Def gretion curfeeth available on |
| | reinsurance accepted | 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 |

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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| C0080 to C0140/R0320 | Claims incurred Gross — Proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non–proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0340 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and |

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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. |
| [F1C0080 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).] |
| [F1C0080 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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| [F1C0080 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).] |
| [F1C0080 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.] |
| [F1C0080 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 Levi C6440 R05308 (S.I. 20. legislation.gov.uk. Details of relevant am | Experises incrifical. 2. These amen ending instruments can be found on their w | dmANs weehwicuse the consequence of the consequence of the condensation of the condens |
| C0140/R1200 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should not include non—technical expenses such as tax, interest expenses, losses on disposals, etc. |
| C0140/R1300 | Total expenses | Amount of all technical expenses corresponding to countries covered by this template. |
| Life insurance and reinsurance | e obligations | |
| C0160 to C0200/R1400 | Top 5 countries (by amount of gross premiums written) — life obligations | Identify the ISO 3166–1 alpha–2 code of the countries being disclosed for the life obligations. |
| C0220 to C0280/R1410 | Premiums written — Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0220 to C0280/R1420 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |

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| Authority under powers set out in | The Financial Regulators' Powers (Technic | al Standards etc.) (Amendment etc.) |
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| C0220 to C0280 R453008 (S.I. 20 legislation.gov.uk. Details of relevant am | PHEMITTERS WITTEN 1.2. There amendending instruments can be found on their w | diDef mittion wife of bostment for details) ebsite/s. (See end of bostment for details) 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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| tegistation.gov.uk. Details of relevant di | menaing instruments can be jound on their | business. It excludes claims management expenses and the movement in provisions in claims management expenses. |
|--|---|--|
| C0220 to C0280/R1620 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1700 | Claims incurred — Net | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses. |
| [F1C0220 to C0280/R1710 | Changes in other technical provisions — Gross | Definition of changes in other technical provisions provided in Directive 91/674/ EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business. This item shall be reported as a positive amount if the variation is negative |

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| | | or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).] |
| [F1C0220 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.] |
| [F1C0220 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 calculate | ed 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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| 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.) CO150 150 150 150 150 150 150 150 150 150 | | |
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| C0150/R00 Regulations 2018 (S.I. 2018 Technical 2018 Stilling These amendments are not curriered twelthile at legislation. gov.uk. Details of relevant amending instruments can be found on their websitels. See end of Dogument for details) | | |
| | Total (Life other than health insurance, incl. Unit–Linked) | 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. |

ANNEX II Document Generated: 2024-07-04

Status: Point in time view as at 11/07/2023.

| Authority under powers set out in I | The Financial Regulators' Powers (Technica | al Standards etc.) (Amendment etc.) |
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| C01560/18000180 gulations 2018 (S.I. 201 | STECHNICS 1 provide 10nd These amend and including instruments can be found on their we extend the RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit-Linked) | mentadra natauriento avadebleset |
| 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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Status: Point in time view as at 11/07/2023.

| | subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technica | |
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| C01 (4) Proposegulations 2018 (S.I. 20. | Best Estimate shifting. These amend and instruments can be found on their was reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit—Linked) | Imenisara natairrently pyaduble on |
| 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, includingUnit–Linked. |
| C0210/R0100 | Risk Margin — Total (Health similar to life insurance) | Total amount of Risk Margin for Health similar to life insurance. |
| Amount of the transitional on | Technical Provisions | |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110 | Technical Provisions calculated as a whole | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business. [F1This 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. [F1This value shall be disclosed as a negative value when it reduces the technical provisions.] |

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Status: Point in time view as at 11/07/2023.

| | The Financial Regulators' Powers (Technical | |
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| CO2 (K)/RO1 Regulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant amount | 8[UEInriesal Provisions These amend anding instruments can be found on their wi calculated as a whole— | manicum of the branch for details) 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. [FIThis 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. [FIThis 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. [F1This 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. [FIThis 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. [FIThis value shall be disclosed as a negative value when it reduces the technical provisions.] |

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Status: Point in time view as at 11/07/2023.

| Authority under powers set out in I | The Financial Regulators' Powers (Technical | al Standards etc.) (Amendment etc.) |
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| C0150/1800 30 gulations 2018 (S.I. 20. | Risk Margin, Sch Fötal Mestamend Inding instruments cambe found on their wo other than the alth insurance, | mentatrang ang authento available on |
| | incl. Unit–Linked) | technical provisions allocated to the risk margin for Life other than health insurance, including Unit–Linked. [FIThis 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. [FIThis 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. |

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Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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.)

General Econtynents: 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 calcul | ated 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 20) Rica the adjustment ese amendation to Rica after the adjustment legislation.gov.uk. Details of relevant amending exprented log se sodnue on their welfsite expected 10 source details) to counterparty default to counterparty default associated to TP as a whole of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. The total amount, for all lines C0180/R0050 Total Recoverables from reinsurance/SPV and Finite of business, of recoverables Re after the adjustment from reinsurance/SPV and for expected losses due Finite Re after the adjustment to counterparty default for expected losses due associated to TP as a whole 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 The amount of best provisions, Gross, total 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, The total amount of best **Best Estimate of Premium** estimate for premium provisions, Gross, total provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. The amount of recoverable C0020 to C0170/R0140 Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and from reinsurance/SPV and Finite reinsurance after the Finite reinsurance after the adjustment for expected adjustment for expected losses due to counterparty losses due to counterparty default, for each line of default - Direct and business regarding direct accepted reinsurance business business and accepted reinsurance business.

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Status: Point in time view as at 11/07/2023.

| Authority under powers set out in | The Financial Regulators' Powers (Technica | |
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| C018G/RG/Aegulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 8141 Alsn2-Lifehoblig Alishamena anding instruments can be found on their we Best Estimate of Premium | MPWE GUSTAL SHITTENING SPILABLE ON Physics See and of Document for details) |
| | 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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Status: Point in time view as at 11/07/2023.

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| registution.gov.un. Details of reterant unit | nding instruments can be found on their we provisions Direct and accepted reinsurance business | 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 amendriped acceptable of the control of New York (New York) (See and Of New York) (In details) to provide the control of New York (New York) (No. 2452)

| | 018/1115), regs. 2, 3, Sch. Pt. 2. These amend nending instruments can be found on their w | |
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| | | Delegated Regulation (EU) 2015/35. [F1This 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. [F1This 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. [F1This 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. [FI 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 Delegation Regulation station counts Details of relevant amending instruments can be found on their weight (EUE) (2018/2125 Document for details)

| - togotham german german and | and the state of t | [F1This value shall be disclosed as a negative value when it reduces the technical provisions.] |
|------------------------------|--|---|
| C0180/R0310 | Amount of the transitional on Technical Provisions — Risk Margin | Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. [F1 This value shall be disclosed as a negative value 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 SCINGULGANCE SCINGULGANCE). SPENE amendment and the subject to amendment of the s

| legislation.gov.uk. Details of relevant am | endined Friningers carflerfulned on their we | treins (Grance of Preputing for details) |
|--|--|--|
| | adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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 IT EMgs. 2, 3, Sch. Pt. 2. These amendm INSTERUCTIONS lable on Legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

Accident year or Disclose the standard used by the undertakings Underwriting year 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 Gross Claims Paid (non-The Gross Claims Paid, net R0250 of salvage and subrogation, cumulative) –Triangle 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. Gross Claims Paid (non-Total 'Current year' reflects [F1C0170/ R0100 to R0260 cumulative) — In current the last diagonal (all data referred to last reporting year year from R0100 to R0250. R0260 is the total of R0100 to R0250.] C0180/ R0100 to R0260 Gross Claims Paid — Sum of Total 'Sum of years' contains years (cumulative) the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total. Gross undiscounted C0200 to C0300/R0100 to Triangles of undiscounted R0250 Best Estimate Claims best estimate of claims Provisions — Triangle 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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/III5), regs. 2, 3, Sch. Pt. 2. These amend in proceedings in the first of the content amending instruments can be found on their website in the first of Printing Provision.

| | | | relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not. The data are in absolute |
|--------------------|---------|--|--|
| | | | amount, non–cumulative and undiscounted. |
| [F1C0360/ 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 |
|----------------|---|--|
| [F1C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures] |
| [F1C0030/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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| legislation.gov.uk. Details of relevant ame | nding instruments can be found on their we | bwitch IST GrandParamenticonaltails) |
|---|--|---|
| | | measures.] |
| [F1C0050/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.] |
| [F1C0070/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.] |
| [F1C0090/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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| COO (F)/Fx)/Degulations 2018 | et out in The Financial Regulators' Powers (Technical (S.I. 20) 84/H5) ums with LT G H Cassucus envant amending instruments can be found on their want and transitionals own funds | dreatal ambanne of basic bon ebite's (See and f. Document for details) Tunds calculated considering |
|------------------------------|--|---|
| | own runds | technical provisions including the adjustments due to the long term guarantee measures and transitional measures |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions and considering technical provisions with long term guarantee ('LTG') and transitional measures. |
| [F1C0050/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.] |
| [F1C0070/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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| egistanon.gov.ma. Detains of veteran | t amending instruments can be found on their t | technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
|--------------------------------------|---|--|
| [F1C0090/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 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. |
| [F1C0050/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 |

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| | (8/1115), regs. 2, 3, Sch. Pt. 2. These amend | |
|---|--|---|
| registation.gov.an. Details by relevant ame | nding instruments can be found on their w | risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions.] |
| [F1C0070/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.] |
| [F1C0090/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 |

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| legislation.gov.uk. Details of relevant amending instruments can be found on their websites. for the true of the true of the control of the c | | |
|--|---|---|
| | | 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. |
| [F1C0050/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.] |
| [F1C0070/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. |

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| (EU Exit) Regulations 2018 (S.I. 20 | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | dultushadd deetherdyfferenceon |
|-------------------------------------|---|--|
| | | 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.] |
| [F1C0090/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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| tegistation.gov.uk. Details of retevant ame | maing instruments can be jound on their we | THE ASTRONAL THE ASTRONOMY |
|---|--|--|
| [F1C0050/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.] |
| [F1C0070/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.] |
| [F1C0090/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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | 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. |
| [F1C0050/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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| F1 (fi) Fixity Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | The Financial Regulators Fowers (rechnic 44th backer of Vollath ity 2. These amena ending instruments can be found on their w all fustioned set to Zero | d standards etc.) (Amenament etc.) direction of the lactical the one elscites (Seg end of Pocinient for details) |
|---|--|--|
| | Minimum Capital Requirement | 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.] |
| [F1C0090/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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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | liBeNNSTREBOTIABERENTLYTIVATIONE on EBritons, VSear end of Doctoment folk details) |
|--|---|---|
| | | 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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| tegistation.gov.uk. Detaits of relevant amenaing instruments can be found on their weatherstacted of Document for detaits) | | |
|--|--|--|
| R0040/C0040 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings — tier 2 | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that meetsTier 2 criteria. |
| R0050/C0010 | Subordinated mutual member accounts — total | This is the total amount of subordinated mutual member accounts that fully satisfy the 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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| tegistation.gov.an. Details of reterant and | naing instruments can be jound on their we | derrich har de dra prede zeinem fer de dans) |
|---|--|---|
| 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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| legislation.gov.uk. Details of relevant a | nending instruments can be found on their w | |
|---|---|--|
| | | 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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| legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | ebsupensiae na aurentyavakata oru |
|--|--|--|
| R0180/C0050 | Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3 | This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval. |
| | statements that should not be renot meet the criteria to be classi | |
| R0220/C0010 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total | This is the total amount of own 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. These own fund items are either: i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds. |
| Deductions | | |
| R0230/C0010 | Deduction for participations in financial and credit | This is the total deduction for participations in financial and credit institutions in |

in financial and credit institutions — total

and credit institutions in

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| legislation.gov.uk. Details of relevant amending instruments can be found on their welsted at the gaterion (Alegisls) | | |
|---|---|--|
| | | 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. |
| [F2R0230/C0050 | Deductions for participations in financial and credit institutions — tier 3 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35.] |
| Total basic own funds after de | eductions | |
| 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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| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
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| R0290/E004 gulations 2018 (S.I. 2018 to the said of th | | |
| | | 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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| legislation.gov.uk. Details of relevant amending instruments can be found on their welling. The 2nd of Document for details) | | | |
|--|--|--|--|
| 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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| (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amend men the hothan those dihateare legislation gov.uk. Details of relevant amending instruments can be found on their well it for mystof world well for first fails) | | |
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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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|---|---|--|
| 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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| DO2 OF LE Sin Regulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technica Other assertlars both Afthersamend ending instruments can be found on their wo | ments are not currently available on |
|---|---|--|
| 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 fu | nds | |
| 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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| | naing instruments can be jound on their we | THEEL THE THER. |
|-------------|---|--|
| 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/Ex00Regulations 20 | set out in The Financial Regulators' Powers (Technical 8 (S.I. 2018 Helispide Sown't Fundisse amend levant amendia instruments can be found on their wo to meet the Men be found on their wo | imenissais not currently available on |
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| | restricted | 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 | e | |
| 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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| | The Financial Regulators' Powers (Technical | |
|---|---|---|
| R0740/C0080 ulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | l & Alfjustsperkt 3f SphrEst fi Electe amend ending instruments can be found on their w own rund items in respect | Imperisals not currently appropriate on ebsites. (See end of Document for details) Of the adjustment to the |
| | of matching adjustment portfolios and ring fenced funds | 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. |

a [F3Guidelines 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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | ethic necessed the gross seretails) |
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| | | is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. |
| R0060/C0110 | Gross solvency capital requirement Diversification | Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount should be disclosed as a negative value. |
| R0070/C0110 | Gross solvency capital requirement Intangible assets risk | The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula. |
| R0100/C0110 | Gross solvency capital requirement — Basic Solvency Capital Requirement | Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC. This cell includes the allocation of the adjustment due to the aggregation of the |

a [F3Guidelines 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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | elentity Speced of Document for details) |
|--|--|--|
| | | This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula |
| R0030/[^{F1} C0090] | USP — Life underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used: — Increase in the amount of annuity benefits — None |
| R0040/[F1C0090] | USP — Health underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used: — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Adjustment factor for non–proportional reinsurance |

a [F3Guidelines 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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 None If more than one specific parameter is used, report them separated by comas. |
|--|--|---|
| R0050/[F1C0090] | 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: — Standard deviation for non–life premium risk — Standard deviation for non–life gross premium risk — Adjustment factor for non–proportional reinsurance — Standard deviation for non–life reserve risk — None |
| R0010, R0030, R0040, R0050/[^{F1} C0120] | Simplifications | Identifies the risk sub— modules of each risk module for which a simplified calculation method has been used. If simplified calculation methods for more than one risk sub—module have been used within one risk module, report them separated by comas. |
| Calculation of Solvency Capi | tal Requirement | |
| R0130/C0100 | Operational risk | Amount of the capital requirements for operational risk module as calculated using the standard formula. |

a [F3Guidelines 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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| R014(V/Exit) (Segulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technic LUSS) THE GIBING CAPACITY COMMEN ending instruments can be found on their w TECHNICAL PROVISIONS | drikthoumvofutkerladjulstikent eksite's (See end of Bocument for decails) Tot 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 |

a [F3Guidelines 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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| | | precise procedure should be previously agreed with the NSA. |
|--------------------------|--|--|
| R0220/C0100 | Solvency capital requirement | Amount of the Solvency Capital Requirement. |
| Other information on SCR | ' | |
| R0400/C0100 | Capital requirement for duration—based equity risk sub—module | Amount of the capital requirement for duration—based equity risk sub—module. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when undertaking has RFF. |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring–fenced funds ('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. |
| [F3Approach 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 |

a [F3Guidelines 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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| | T. 2018/1115), regs. 2, 3, Sch. Pt. 2. These ame t amending instruments can be found on their | |
|-----------------------------------|--|---|
| Togasianon.go Settins of televini | and the second of the second o | R0640 to R0690 are not applicable) See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177) ^a |
| Calculation of adjustment | t for loss-absorbing capacity of | deferred taxes |
| R0640/C0130 | LAC DT | Amount 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 R0150/C0100 in S.25.01. |
| R0650/C0130 | LAC DT justified by reversion of deferred tax liabilities | Amount 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 | LAC DT justified by reference to probable future taxable economic profit | Amount 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 | 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 | 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 |

a [F3Guidelines 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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| | g | 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] |

a [F3Guidelines 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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| | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend | |
|---|--|---|
| tegistation.gov.uk. Details of relevant and | nding instruments can be found on their w | — 7 — Operational risk — 8 — Loss absorbing capacity ('LAC') of Technical Provisions (negative amount) — 9 — LAC Deferred Taxes (negative amount) Where standard formula risk modules cannot be disclosed, undertaking shall attribute a number to each component different from 1 to 7. This number shall always be used with the appropriate component description disclosed in each item C0030. The numbers of the components shall be kept consistent over time. |
| C0020 | Components description | Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss—absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be disclosed as separated components. |
| [F1C0030 | 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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for loss–absorbing capacity

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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 20 8/1115), regs. 2, 3, Sch. Pt. 2. These amendment and particular and the content and the content

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

C0060

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

1 — Future management actions regarding the loss–absorbing

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | 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. |
|--|--|--|
| 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. |
| [F1C0090] | 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: |

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| legislation.gov.uk. Details of relevant ame | ending instruments can be found on their w | bsite/s. (See end of | Docum ent forc letails) |
|---|--|----------------------|--------------------------------|
| | | | 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 |
| | | | erwriting risk: |
| | | | Standard |
| | | | deviation |
| | | | for non- |
| | | | life |
| | | | premium |
| | | | risk |
| | | | Standard |
| | | | deviation |
| | | | for non- |
| | | | life gross |
| | | | premium |
| | | | risk |
| | | _ | Adjustment |
| | | | factor |
| | | | for non- |
| | | | proportional |
| | | | reinsurance |
| | | _ | Standard |
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| | | | for non- |
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| | | — None In any case, if more than one specific parameter is used, report them separated by comas. |
|-------------|---|---|
| [FIC0120] | 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. |

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| R0200/Ent) Occupations 2018 (S.I. 2) | The Financial Regulators' Powers (Technic Solveness dapital fequificincing, nending instruments can be found on their w excluding capital add ons | dmants etempot gurteeth cardilable on |
|--------------------------------------|--|--|
| R0210/C0100 | Capital add–ons | Amount of capital addons that had been set at the reporting reference date. It will not include capital addons 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 addon 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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| | subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technica | |
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| R0400/E01 6 Gulations 2018 (S.I. 20 | Capital requirement for some amend ending instruments can be found on their we duration—based equity fisk sub-module | namounous under the control of the c |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | module. Amount of the notional SCRs of remaining part when undertaking has RFF. |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be disclosed when reporting SCR calculation at RFF or matching portfolio level. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR disclosed in R0200/C0100. |
| [F3Approach 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 fo | 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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| 1 | for the purposes of the adjustment, as provided for in Article 207(2) of Delegated |
|---|--|
| | Article 207(2) of Delegated Regulation (EU) 2015/35] |

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

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| R02(F0)/Exit) Regulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technic SUIVETTES Eapy All Feduitement, ending instruments can be found on their w excluding capital add—on | dmants error equippently explicable on |
|---|--|--|
| | | 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. |

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| R0420/E01 Gegulations 2018 (S.I. 2 | n The Financial Regulators' Powers (Technic 2018 [Utal associates of Noti Theat amend mending instruments can be found on their w SOVERCY Capital | dments are not duricutly and lable on |
|------------------------------------|--|--|
| | 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 SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under article 304 of Solvency II Directive and remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR. |
| [F3R0590/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 | or loss-absorbing capacity of d | eferred 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 |

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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment Reconstitution in the content of the content and the content of the con

| | amending instruments can be found on their w | (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.

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

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

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

| | ITEM | INSTRUCTIONS |
|-------------|---|--|
| C0010/R0010 | Linear formula component for non–life insurance and reinsurance obligations — MCR _{NL} Result | This is the linear formula component for non-life insurance and reinsurance obligations calculated in accordance with article 250 of Delegated Regulation (EU) 2015/35. |
| C0020/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0020 | Medical expense insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for medical expense insurance and proportional reinsurance, during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0030 | Income protection insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts 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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| | premiums in the last 12 months | (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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| tegistation.gov.uk. Details of retevant and | naing instruments can be journa on their we | DEETG. (See end of Document for details) |
|---|---|--|
| 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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| (EU Exit) Regulations 2018 | t out in The Financial Regulators' Powers (Technic (S.I. 20) xe insputance B. SPW), besthese amend want amendi <mark>ction atternanc</mark> TP bestoud attelle as w | diproportional/roinsurance |
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| | a whole | deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0090 | General liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0100 | Credit and suretyship insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0100 | Credit and suretyship insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |
| C0020/R0110 | Legal expenses insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0110 | Legal expenses insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. |

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Status: Point in time view as at 11/07/2023.

| | ubject to amendment by EU Exit Instrumen [he Financial Regulators' Powers (Technico | |
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| C0020/18:00 20gulations 2018 (S.I. 20. | 8Assistance and proportional end nating instruments can be found on their we reinsurance SPV) best estimate and TP calculated as | mente gre gre chrently indicale on |
| | a whole | 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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Status: Point in time view as at 11/07/2023.

| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
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| C0020/RGA Begulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant amount | NUT) prosportischaft castlate umend ending instruments can be found on their we reinsurance—net (of | MPWESE RIPECHTEMENTALISHED ON POSITES: See end of Document for details) PHOVISIONS TOT NON- |
| | reinsurance/ SPV) best estimate and TP calculated as a whole | 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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Status: Point in time view as at 11/07/2023.

| Authority under powers set out in ' | The Financial Regulators' Powers (Technica | al Standards etc.) (Amendment etc.) |
|---------------------------------------|--|---|
| C0046/18:0266gulations 2018 (S.I. 20. | Littenten der Miller Strate St | menesais not cureston avoidable linear |
| | reinsurance obligations — MCR _L Result | insurance or reinsurance obligations calculated in accordance with article 251 of Delegated Regulation (EU) 2015/35. |
| C0050/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0230 | Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin for index—linked and unit—linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0240 | Other life (re)insurance and health (re)insurance | These are the technical provisions without a risk |

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| legislation.gov.uk. Details of relevant am | estimate and TP calculated as a whole | reinsurance obligations fand tails) reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. Annuities related to non-life contracts should be disclosed |
|--|---|--|
| C0060/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk | here. These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts. |
| C0070/R0300 | Overall MCR calculation — Linear MCR | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for nonlife insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35. |
| C0070/R0310 | Overall MCR calculation — SCR | This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula. |
| C0070/R0320 | Overall MCR calculation — MCR cap | This is calculated as 45 % of the SCR including any capital |

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| | tending instruments can be Jouna on their w | 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 _(NL,NL) 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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | edriegulan om of Nogunanisos setaus) |
|--|---|---|
| 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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| Authority under powers set out in C003ff/R5036gulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | subject to amendment by EU Exit Instrument Financial Regulators' Powers (Technical Middentesprotections. 2. These amended in the Financial Regulators' Powers (Technical Middentesprotections. 2. These amended in the Financial Regulators of the Financial R | 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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|-----------------------------------|--|---|
| 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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| COOFTINE TWO Regulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technical Motor and Proportional Instruments can be found on their with the search of the surance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities | dments are spot out rently two ilable on |
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| 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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property insurance and

provisions for fire and other

ANNEX II
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written for general liability

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 20) proportional rainsurance amend damago do optoperty insurance legislation.gov.uk. Details of relevant amenites (not reinsurance fus PW) their webailds proport in that weint sort details without risk margin after best estimate and TP deduction of the amounts calculated as a whole non-life activities recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. C0040/R0080 Fire and other damage to These are the premiums written for fire and other property insurance and proportional reinsurance damage to property insurance Net (of reinsurance) and proportional reinsurance written premiums in the during the (rolling) last 12 last 12 months — non-life months, after deduction of premiums for reinsurance activities contracts, with a floor equal to zero, relating to non-life activities. C0050/R0080 These are the technical Fire and other damage to property insurance and provisions for fire and other proportional reinsurance damage to property insurance Net (of reinsurance/ SPV) and proportional reinsurance, best estimate and TP without risk margin after calculated as a whole — life deduction of the amounts activities recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. C0060/R0080 Fire and other damage to These are the premiums property insurance and written for fire and other proportional reinsurance damage to property insurance Net (of reinsurance) written and proportional reinsurance premiums in the last during the (rolling) last 12 12 months — life activities months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities C0030/R0090 These are the technical General liability insurance and proportional provisions for general reinsurance — Net (of liability insurance and reinsurance/ SPV) best proportional reinsurance, estimate and TP calculated as without risk margin after a whole — non-life activities 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 These are the premiums

and proportional

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reinsurance/SPV) best

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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| 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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| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
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| C0040/Rin Boulations 2018 (S.1. 20) SMILS engine of use of the result of properties of the result of | | |
| | reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities | 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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relating to life activities.

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| Authority under powers set out in ' | The Financial Regulators' Powers (Technica | al Standards etc.) (Amendment etc.) |
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| C0087/18:00 Regulations 2018 (S.I. 20. | NUM) proportional interfere amend anding instruments can be found on their we avration and transport | mente gre got convently invitable on |
| | 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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contracts and SPVs, with

technical... ANNEX II

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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | naethoor aquatetolyzoxolable on Prokati (sgeterches)Petiseuctivatieis) |
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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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| Changes to legislation: Commis known to be in force on or before G Changes that have been made appe details)EUR 2015 No. 2452 may be s Authority under powers set out in (EU Exit) Regulations 2018 (S.I. 20 | Status: Point in time view as at 11/07/2023 sion Implementing Regulation (EU) 2015/2: 4 July 2024. There are changes that may be ar in the content and are referenced with an subject to amendment by EU Exit Instrument for Financial Regulators' Powers (Technical Exitmates and The Financial Regulators'). | 452 is up to date with all changes e brought into force at a future date. motations. (See end of Document for ts made by the Prudential Regulation al Standards etc.) (Amendment etc.) |
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| 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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| legislation.gov.uk. Details of relevant amending instruments can be found on their welfitein (Seneral Pace continues ails) | | |
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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 nonlife 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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ANNEX II

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| legislation.gov.uk. Details of relevant amendity intimments can be found on their wells [3] (20) 15, 5, 5, 5, 5, 5, 5, 5, 6, 6, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, | | | |
|--|---|---|--|
| 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 addon. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. | |
| C0150/R0510 | Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) -life activities | This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) disclosed, excluding capital addon. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. | |

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| Authority under powers set out in ' | <u>[he Financial Regulators' Powers (Technica</u> | al Standards etc.) (Amendment etc.) |
|---|--|--|
| C0140/R032 equiations 2018 (S.I. 20 Nichiberst Ron Stiff Pand hese amenda Phis is no furthable will also of legislation.gov.uk. Details of relevant amending intruments cambe found on their websites. (See end of Document for details) the notional non-life Scratculation— | | |
| | Notional MCR cap — non—life activities | 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

Instructions regarding the templates for the solvency and condition report of groups

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

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

S.02.01. — Balance sheet

General comments:

This section relates to annual disclosure of information for groups.

This template is relevant when method 1 (Accounting consolidation—based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item 'Holdings in related undertakings, including participations'.

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

| | ITEM | INSTRUCTIONS |
|-------------|-------------------------|---|
| Assets | | |
| C0010/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance. |
| C0010/R0040 | Deferred tax assets | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits. |
| C0010/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. |

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| C00 HJ/RHOBEgulations 2018 (S.I. legislation.gov.uk. Details of relevant | 201 PHGVerts; Blank & Pequifferenten amending instruments can be found on their w Herd Tot OWN USE | and property held by the group for own use under construction. |
|--|--|--|
| C0010/R0070 | Investments (other than assets held for index–linked and unit–linked contracts) | This is the total amount of investments, excluding assets held for index—linked and unit—linked contracts. |
| C0010/R0080 | Property (other than for own use) | Amount of the property, other than for own use. It includes also property under construction other than for own use. |
| C0010/R0090 | Holdings in related undertakings, including participations | Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index—linked and unit—linked contracts' in C0010/R0220. Participations and holdings related undertakings at group level will include: — holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35 — holdings in related undertakings in other financial sectors as described in Article 335, |

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| agistunon, gov.un. Details of retevant uni | ending instruments can be found on their w | Regulation (EU) 2015/35 — other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35 — insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used). |
|--|--|---|
| C0010/R0100 | Equities | This is 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 |

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| | 8 | Condicionation Securities. |
|-------------|---|--|
| C0010/R0140 | Government Bonds | Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35 |
| C0010/R0150 | Corporate Bonds | Bonds issued by |
| C0010/R0160 | Structured notes Calletaralized securities | corporations. 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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| (EU Exit) Regulations 2018 (S.I. 20) legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | drive pistik e Obt Orwine in in Que in lyb le 29 n e basice lest e Selevanth of Doc America (for details) |
|--|---|---|
| | | Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO') |
| C0010/R0180 | Collective Investments Undertakings | Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council2 or an alternative investment fund ('AIF') as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council. |
| C0010/R0190 | Derivatives | A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non—financial variable is not specific to a party to the contract (sometimes called the 'underlying'). |

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| tegistation.gov.uk. Details of relevant amo | ending instruments can be found on their w | or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Solvency II value, only if positive, of the derivative as of the reporting date is disclosed here (in case of negative value, see C0010/R0790). |
|---|--|--|
| C0010/R0200 | Deposits other than cash equivalents | Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. |
| C0010/R0210 | Other investments | Other investments not covered already within investments disclosed above. |
| C0010/R0220 | Assets held for index–linked and unit–linked contracts | Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35). |
| C0010/R0230 | Loans and mortgages | This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools. |
| C0010/R0240 | Loans on policies | Loans made to policyholders, collateralised on policies (underlying technical provisions). |

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| Authority under powers set out in | The Financial Regulators' Powers (Technico | al Standards etc.) (Amendment etc.) |
|------------------------------------|--|--|
| C0040/R0250gulations 2018 (S.I. 20 | Lights east in Stightes These amend ending instruments can be found on their with the instruments | nFinkare in assenty credule on |
| | | 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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| | want amending instruments can be found on their w | |
|-------------|--|---|
| 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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ANNEX III
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| legislation.gov.uk. Details of relevant amo | anding instruments can be found on their w | have diffectly asable for anaking |
|---|---|---|
| | | payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |
| C0010/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010/R0500 | Total assets | This is the overall total amount of all assets. |
| Liabilities | | |
| C0010/R0510 | Technical provisions — non-life | Sum of the technical provisions non–life. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of minimum capital requirement ('MCR') calculation. |
| C0010/R0520 | Technical provisions — non-life (excluding health) | This is the total amount of technical provisions for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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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| | 8/1115), regs. 2, 3, Sch. Pt. 2. These amena anding instruments can be found on their we | |
|-------------|--|--|
| 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 |

ANNEX III
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Status: Point in time view as at 11/07/2023.

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| | | 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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| COO FO Regulations 2018 (S.I. 20. | 8146 Prices 1 200 Sels i Cto & These amend | lmentisaise not currently available on |
| legislation.gov.uk. Details of relevant amo | nding instruments can be found on their with the little of | ebsite/s. (See end of Document for details) |
| | | 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—linkded and unit—linked) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0670 | Technical provisions — life (excl. health and index— linkded and unit—linked) — Best estimate | This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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. |

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| (EU Exit) Regulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant amo | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their wa | mEhasaamount shouldine lude |
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| | | the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0690 | Technical provisions — index—linked and unit—linked | This is the total amount of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0700 | Technical provisions — index—linked and unit— linked — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010/R0710 | Technical provisions — index—linked and unit—linked — Best estimate | This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |

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| | linked — Risk margin | provision linked ar business. This amounth appoint the appoint to techni in accord contribut used for | ns for inde nd unit — | ex — linked d include from duction ions the odology |
| C0010/R0740 | Contingent liabilities | A contin defined a (a) | a possible obligation arises from events are existence confirmed the occur non-occur of one or uncertain events not within the entity a present | e n that om past and whose will be ad only by reence or arrence in future of wholly be control of the control o |

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| legisiation.gov.uk. Details of releva | nt amending instruments can be found on their | The amount of contingent | |
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| | | 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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| Financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). | legislation.gov.uk. Details of relevant ame | nding instruments can be found on their wa | bsite/s. (See | evast Dofrango for details) |
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| is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190. Undertakings which do not value derivatives in their local Generally accepted accounting principles ('GAAP') do not need to provide a financial statements value. C0010/R0800 Debts owed to credit institutions, 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. Financial liabilities other than debts owed to credit institutions (rot), structured notes issued by the group (held by credit institutions or not), structured notes issued by the group itself or the group itself or the group itself or the group to rot). | | | | financial variable |
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| than debts owed to credit institutions bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself | | | overdraf | ts. |
| institutions (held by credit institutions or not), structured notes issued by the group itself | C0010/R0810 | Financial liabilities other | Financia | l liabilities including |
| or not), structured notes issued by the group itself | | | | |
| issued by the group itself | | institutions | | |
| | | | | |
| and mortgages and loans due | | | | |
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| legislation.gov.uk. Details of relevant amending instruments can be found on their websites (rejoing) of Document for details) | | | | |
|--|---------------------------------------|--|--|--|
| | | 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. | | |

ANNEX III
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| Authority under powers set out in | The Financial Regulators' Powers (Technic | al Standards etc.) (Amendment etc.) |
|---|---|---|
| C0040/R08863ulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | SUbbreimated libblitiesercamen ending instruments can be found on their w Basic Own Funds | drSubordinated Ilabiriles are ebsite/s (See end of Document for details) debts Which tank 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 | Subordinated liabilities |
| | Basic Own Funds | classified in Basic Own |
| | | Funds. |
| C0010/R0880 | Any other liabilities, not | This is the total of any other |
| | elsewhere shown | 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 | This is the total of the |
| | liabilities | group's excess of assets |
| | | over liabilities, valued in |
| | | accordance with Solvency II valuation basis. Value of the |
| | | assets minus liabilities |
| | | assets minus natimites |

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

General comments:

This section relates to annual disclosure of information for groups.

[FIThis 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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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | ramounts duo during/the on elsirean (Seeleve of Documentor details) |
|--|---|---|
| | | of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0120/R0120 | Premiums written — Gross — Proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. |

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| Authority under powers set out in COO(HV+ExiC) (8484)/HR (8290) (S.I. 20 | The Financial Regulators' Powers (Technical Phylippins of the Financial Regulators' Powers (Technical Phylippins of the American State of the Phylippins of | al Standards etc.) (Amendment etc.) 1945 ARRIVEN (Septles Willah) on ebsite's (See end of Document for details) WHITEN 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 |

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| (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amend and the cative of Pull College (Eu Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amend and the cative of Pull College (Eu Exit) Regulation (EU Exit) Regulation (EU Exit) Regulation (EU Exit) Regulation (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amend and the cative of Pull (Eu Exit) Regulation (EU Exit) Regulat | | |
|--|---|---|
| | | 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 |

Status: Point in time view as at 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment are lated for the la

| (EU Exit) Regulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant amo | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | lnykvastaFe kave GrkentIASkili alla CCon elisistektreSetesendrafildar i linevitofethyletails) |
|---|--|---|
| | | 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. |
| [F1C0010 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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| | nending instruments can be found on their w | of other technical provisions leading to a loss).] |
|-------------------------|---|---|
| [F1C0010 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).] |
| [F1C0130 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).] |
| [F1C0010 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.] |
| [F1C0010 to C0160/R0500 | Changes in other technical provisions — Net | Changes in other technical provisions as defined in |

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| (EU Exit) Regulations 2018 (S.I. 20 | 18/1115), regs. 2, 3, Sch. Pt. 2. These amen. ending instruments can be found on their w | anDirective Allental Alectica where |
|-------------------------------------|---|--|
| | | 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 reinsuranc | e obligations | |
| C0210 to C0280/R1410 | Premiums written — Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in |

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| regulation.gov.iii. Details of retoral and | naing instruments can be jound on their w | 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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| legislation.gov.uk. Details of relevant ame | ending instruments can be found on their we | the movement in provisions in claims management |
|---|--|---|
| | | expenses. |
| [F1C0210 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).] |
| [F1C0210 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.] |
| [F1C0210 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:

[F4This 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.]

[FIThis 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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- (EU EXTINE information, sprowided by good try), shall be completed from the five countries with legislation. The biggest arrivent of egios swrittens prehatums in backlithor to the home country of with 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 reinsu | rance obligations | 1 |
| 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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| (EU Exit) Regulations 2018 (S.I. 20) | 8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | invristen shall comprise all |
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| egistation.gov.us. Details of relevant and | naing instruments can be Jouna on their wi | 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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | ebwieitterenninas Amenchangeletails) |
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| | | in the gross provision for unearned premiums related to insurance direct business. |
| C0080 to C0140/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0080 to C0140/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business. |
| C0080 to C0140/R0240 | Premiums earned — reinsurers' share | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0080 to C0140/R0300 | Premiums earned — Net | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0080 to C0140/R0310 | Claims incurred Gross — Direct business | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims |

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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | Intendure commons y the saum on elostethe Setainhof paidment otherails) |
|--|---|--|
| | | change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0320 | Claims incurred Gross — Proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non–proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0340 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the the |

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| (EU Exit) Regulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant amo | 8/1115), regs. 2, 3, Sch. Pt. 2. These amenanding instruments can be found on their we | in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
|--|--|---|
| C0080 to C0140/R0400 | Claims incurred — Net | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| [F1C0080 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).] |
| [F1C0080 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 |

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| | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | |
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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).] |
| [FIC0080 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).] |
| [F1C0080 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.] |
| [F1C0080 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) |

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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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment that Studies in the financial standards are referenced with an analysis and the subject of relevant amending instruments can be found on their websites of relevant amending instruments can be found on their websites.

| | | 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 |

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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w | inchangenta the phonistor tor ebstein Sedandroo Bbanfentarialails) |
|--|---|--|
| | | year related to insurance contracts arising from the gross direct and reinsurance business. It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1620 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1700 | Claims incurred — Net | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses. |
| [F1C0220 to C0280/R1710 | Changes in other technical provisions — Gross | Definition of changes in other technical provisions provided in Directive 91/674/ EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business. |

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | 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).] |
|--|--|---|
| [F1C0220 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.] |
| [F1C0220 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. |

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 | Technical provisions | | |
| [F1C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures.] | |
| [F1C0030/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.] | |
| [FIC0050/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 11/07/2023.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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/III5), regs. 2, 3, Sch. Pt. 2. These amendment exist in the financial regulation growth. Details of relevant amending instruments can be found on their well-time (Figuretties Concept for details).

| | nending instruments can be found on their w | |
|----------------|--|---|
| [F1C0070/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.] |
| [F1C0090/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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 20 8/1115), regs. 2, 3, Sch. Pt. 2. These amending the adjusting the legislation.gov.uk. Details of relevant amending instruments can be found on their weitsing the content of the comment of the content of the cont

| legislation.gov.uk. Details of relevant amending instruments can be found on their weltarted Store the Store and Computation details) | | | |
|---|---|--|--|
| | | 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. | |
| [F1C0050/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.] | |
| [F1C0070/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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| legislation.gov.uk. Details of relevant amending instruments can be found on their well-sign. Structure Pocument for details) | | |
|---|---|--|
| [F1C0090/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 and considering technical provisions with LTG and transitional measures. |
| [F1C0050/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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 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/III5), regs. 2, 3, Sch. Pt. 2. These amendment is a transfer of the standards etc.) (See end of Document for detail is a fixed by the Programment of the standards etc.) (See end of Document for detail)

| legislation.gov.uk. Details of relevant amo | nding instruments can be found on their w | 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.] |
|---|---|---|
| [F1C0070/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.] |
| [F1C0090/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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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | 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. |
| [F1C0050/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.] |
| [F1C0070/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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| | naing instruments can be jound on their w | measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.] |
|----------------|---|--|
| [F1C0090/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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| legislation.gov.uk. Details of relevant amenaing instruments can be found on their weather the forther given and the control of the significant of the control of the contr | | | |
|--|---|--|--|
| 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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| - tegistation.gov.anc. Details of retevant and | naing instruments can be jound on their we | Share capital treateuras rier. |
|--|---|--|
| 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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| ROOGIVE ON Regulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technica N bhi hassai Pables subording enterna- ending insumments account on their will mutual member accounts | impursare not currently available on |
|--------------------------------------|---|---|
| | at group level — tier 1 restricted | accounts which are deemed non–available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted. |
| R0060/C0040 | Non-available subordinated mutual member accounts at group level — tier 2 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0060/C0050 | Non-available subordinated mutual member accounts at group level — tier 3 | This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0070/C0010 | Surplus funds — total | This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds — tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items. |
| R0080/C0010 | Non-available surplus funds at group level) –total | This is the total amount of surplus funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC. |
| R0080/C0020 | Non–available surplus funds at group level) — tier 1 unrestricted | This is the amount of surplus funds that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items. |
| R0090/C0010 | Preference shares — total | This is the total amount of preference shares issued that fully satisfy the criteria for |

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| legislation.gov.uk. Details of relevant at | nenaing instruments can be Jouna on their w | eofiter. 3346441801 Document for aetaits) |
|--|--|--|
| 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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| tegistation.gov.uk. Details of retevant and | thating this truments can be journa on their we | Toping p. Joee end of Bocument for details) |
|---|---|---|
| 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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| | | 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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|--------------------------------------|--|---|
| R0186/Exp016 gulations 2018 (S.I. 20 | Other rown fund lifeths here amend approved by the supervisory authority as basic own funds not specified above — tier 2 | implyisais not currently availableasic |
| 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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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 04 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments and legislation.gov.uk. Details of relevant amending instruments can be found on their wehriest the writefic for interior for the property of the content of the content of the property of the p

| 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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| 3 | | 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 This is the total amount statements that shall not of own fund items from be represented by the financial statements that reconciliation reserve and are not represented by the do not meet the criteria to be reconciliation reserve and classified as Solvency II own do not meet the criteria to be classified as Solvency II own funds — total funds. These own fund items are either: i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) items intended to perform the role of own funds that are not on the list of own fund items and have not

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

funds.

Deductions

R0230/C0010

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

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

R0230/C0020

Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 1 unrestricted

This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, ('UCITS') management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial

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

alternative investment

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| legislation.gov.uk. Details of relevant am | engliggyigguents gagy b <u>e</u> found on their w | institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2. |
| R0240/C0010 | whereof deducted according to art 228 of the Directive 2009/138/EC- total | This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — total |
| R0240/C0020 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 unrestricted | This is the value of participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — tier 1 unrestricted. |
| R0240/C0030 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 restricted | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value disclosed in row R0230 — tier 1 restricted |
| R0240/C0040 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 2 | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of |

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their w | etRig 23 See enther Document for details) |
|--|--|---|
| 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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| egistation.gov.an. Details of relevant and | enaing instruments can be jound on their we | 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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| Authority under powers set out in R0280/E002egulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am | The Financial Regulators' Powers (Technical Research of States of the States of States of the States | al Standards etc.) (Amendment etc.) MFWfS1j8 MHEUNHMWHMWHJfble on ebsitefs, (See and of Document for details) |
|---|--|--|
| | um estricted | 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 de | eductions | |
| 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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| , | The Financial Regulators' Powers (Technical | , 0 |
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| R0390/E008@ulations 2018 (S.I. 20. | 84 l'lègatty Binding Pt. 2. These amena anding instruments can be found on their we commitment to subscribe | mewisa'is noticum duntaid blegally elsite/s: (See end of Document for details) 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. |

technical... ANNEX III

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| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
|---|---|---|
| R0350/C0056 gulations 2018 (S.I. 20 2) Hitters of Credit And. These amending Wisars who unriversible there's legislation. gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document for details) guarantees other than under of credit and guarantees | | |
| | Article 96(2) of the Directive 2009/138/EC- tier 3 | that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC- total | This is the total amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual—type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | This is the total amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC. |
| R0370/C0040 | Supplementary members calls — other than under first | This is the amount of any future claims which |

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|-------------|---|--|
| | EC — tier 2 | contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC — tier 3 | This is the amount of any future claims which mutual or mutual—type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of Article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0380/C0010 | Non available ancillary own funds at group level — total | This is the total amount of ancillary own funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC. |
| R0380/C0040 | Non available ancillary own funds at group level — tier 2 | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0380/C0050 | Non available ancillary own funds at group level — tier 3 | This is the amount of ancillary own funds which are deemed non—available as defined in Article 222(2)—(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total | This is the total amount of other ancillary own funds. |

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| | ar in the content and are referenced with an subject to amendment by EU Exit Instrumen | |
|--|---|--|
| DO2 OF LETON Revulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technica VI (her 1886 Allars hown? flinessamend ending justruments can be found on their w | Implets are not currently available on. |
| 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 | | |
| The following items are appli- | cable also in case of D&A and o | 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 |

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.

the Directive 2009/138/EC.

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| Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) | | |
|--|--|--------------------------------------|
| R04 (F0)/E003 (S.I. 20 | CHETITASSITUTIONS. 2. These amend and instruments can be found on their wi investment firms, financial | inGresser patkuirently crisilable on |
| | institutions, alternative | firms, financial institutions, |
| | investment fund managers, | alternative investment |
| | | fund managers, UCITS |
| | UCITS management | |
| | companies — Tier 1 | management companies |
| | restricted | already net of any relevant |
| | | Intragroup Transaction — tier |
| | | 1 restricted. |
| | | Those items should be |
| | | also deducted of any |
| | | non-available own funds |
| | | 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, | Own funds in credit |
| | investment firms, financial | institutions, investment |
| | institutions, alternative | firms, financial institutions, |
| | investment fund managers, | alternative investment |
| | UCITS management | fund managers, UCITS |
| | companies — Tier 2 | management companies |
| | r. r. | 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 | Total of own funds in |
| 100 120, 00010 | retirement provision — total | institutions for occupational |
| | retirement provision total | 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 |
| D0.400/G0.000 | | the Directive 2009/138/EC. |
| R0420/C0020 | Institutions for occupational | Own funds in institutions |
| | retirement provision –tier 1 | for occupational retirement |
| | unrestricted | provision, already net of |
| | | any relevant Intragroup |
| | | |

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| legislation.gov.uk. Details of relevant amo | ending instruments can be found on their w | Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |
|---|---|---|
| R0420/C0030 | Institutions for occupational retirement provision –tier 1 restricted | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction—tier 1 restricted. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC |
| R0420/C0040 | Institutions for occupational retirement provision –tier 2 | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction— tier 2. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |
| R0420/C0050 | Institutions for occupational retirement provision –tier 3 | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction—tier 3. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC |

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| Authority under powers set out in R048W/E3W Regulations 2018 (S.I. 20 | The Financial Regulators' Powers (Technic) North regulators' Enflithe These amending instruments can be found on their went to the strict of | al Standards etc.) (Amendment etc.) |
|---|---|---|
| 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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ANNEX III
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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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| | The Financial Regulators' Powers (Technical Regulators) Powers (Te | |
|--|--|--|
| Hegislation.gov.uk. Details of relevant am | ending instruments can be found on their will than cial sectors—tiet 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.] |
| | &A, exclusively or in combinati | on of method 1 |
| R0450/C0010 | Own funds aggregated when using the D&A and combination of method — Total | These are the total eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the deduction and aggregation ('D&A') or a combination of methods, after the deduction non—available own funds at group level. |
| R0450/C0020 | Own funds aggregated when using the D&A and combination of method — Tier 1 unrestricted | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 unrestricted, after the deduction of non–available own funds at group level. |
| R0450/C0030 | Own funds aggregated when using the D&A and combination of method — Tier 1 restricted | These are the eligible own funds of the related undertakings that have to be added for the calculation of 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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| legislation.gov.uk. Details of relevant amending instruments can be found on their websigns of fine thousand details) | | |
|---|--|---|
| | | 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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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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| | 3 | Testricted itelity |
|-------------|--|---|
| 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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| | 1.2010.051.000.00.00.000.000.000.000.000.00 | |
|-------------|--|---|
| | , | and from the undertakings included via D&A), that meet the criteria for Tier 2. |
| R0560/C0050 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 3 | This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 3. |
| R0570/C0010 | Total eligible own funds to meet the minimum consolidated group SCR — total | This is the total eligible available own funds to meet the minimum consolidated group SCR. |
| R0570/C0020 | Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items. |
| R0570/C0030 | Total eligible own funds to meet the minimum consolidated group SCR — tier 1 restricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items. |
| R0570/C0040 | Total eligible own funds to meet the minimum consolidated group SCR — tier 2 | This is the own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 2 |
| R0610/C0010 | Minimum consolidated Group SCR | Minimum consolidated group SCR calculated for the consolidated data (method 1) as per Article 230 or 231 of the Solvency II Directive 2009/138/EC (only for the part of the group covered by method 1). |
| R0650/C0010 | Ratio of Eligible own funds to Minimum Consolidated Group SCR | This is the minimum solvency ratio calculated as the total of eligible own |

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| | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | |
|----------------|---|---|
| | | divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A). |
| R0660/C0010 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) | This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR. |
| R0660/C0020 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted |
| R0660/C0030 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 1 restricted |
| R0660/C0040 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 2 | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 2 |
| R0660/C0050 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 3 | This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3 |
| [F1R0680/C0010 | Group SCR | The group SCR is the sum of the consolidated group |

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| legislation.gov.uk. Details of relevant amo | ending instruments can be found on their we | builth Article BBG (ragn (161) details) |
|---|---|---|
| | | (c) and (d) of Delegated Regulation (EU) 2015/35 and the SCR for entities included with D&A.] |
| R0690/C0010 | Ratio of Eligible own funds to the group SCR including other financial sectors and D&A undertakings | This is solvency ratio calculated as the total of eligible own funds to meet the group SCR divided by the group SCR, including other financial sectors and D&A undertakings |
| Reconciliation Reserve | | |
| R0700/C0060 | Excess of assets over liabilities | This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet. |
| R0710/C0060 | Own shares (held directly and indirectly) | This is the amount of own shares held by the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company and the related undertakings, both directly and indirectly. |
| R0720/C0060 | Foreseeable dividends, distributions and charges | These are the dividends, distributions and charges foreseeable by the group. |
| R0730/C0060 | Other basic own fund items | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring–fenced funds and matching portfolios at group level. |
| R0750/C0060 | Other non available own funds | These are other non available own funds of related |

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

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| | | effect within standard formula |
| R0030/[^{F1} C0090] | USP — Life underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used: — Increase in the amount of annuity benefits — None |
| R0040/[FIC0090] | USP — Health underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used: — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Adjustment factor for non—proportional reinsurance — Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Adjustment factor for non—proportional reinsurance — Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — None |

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| | | them separated by comas. |
| R0050/[F1C0090] | 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: — Standard deviation for non-life premium risk — Standard deviation for non-life gross premium risk — Adjustment factor for non-proportional reinsurance — Standard deviation for non-life reserve risk — None |
| R0010, R0030, R0040, R0050/[^{F1} C0120] | Simplifications | Identifies the risk sub—modules of each risk module for which a simplified calculation method has been used. If simplified calculation methods for more than one risk sub—module have been used within one risk module, report them separated by comas. |
| Calculation of Solvency Capit | al 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. |
| [^{F1} R0220/C0100 | Solvency capital requirement | Overall capital requirement including capital add—ons Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC. It shall include all components of the consolidated |

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| legislation.gov.uk. Details of relevant am | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their wa | 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 | T | |
| R0400/C0100 | Capital requirement for duration–based equity risk sub–module | Amount of the capital requirement for duration—based equity risk sub—module. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when undertaking has RFF. |
| R0420/C0100 | Total amount of notional Solvency Capital Requirements for ring-fenced funds | Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring—fenced funds under Article 304 of Directive 2009/138/EC and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR. |
| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| Information on other entities | | |

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| | (Non-insurance capital requirements) | financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. R0500 is expected to be equal to the sum of R0510, R0520 and R0530.] |
| R0510/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions | Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules. |
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non– | Amount of capital requirement for non–regulated entities carrying out financial activities. This figure represents a notional |

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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. |
| [F1R0570/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.

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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.

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| (EU Exit) Regulations 2018 (S.I. 20 | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | dnaroupeshallnattributalable on |
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| | | 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. |
| [F1C0030 | 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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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.]

C0060

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

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

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

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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. |
| [F1C0090] | USP | For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used: For life underwriting risk: — Increase in the amount of annuity benefits — None For health underwriting risk: — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk — Standard deviation for NSLT health premium risk — Standard deviation for NSLT health |

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| (EU Exit) Regulations 2018 (S.1. 201 legislation.gov.uk. Details of relevant ame | 18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their wa | ments are not currently a bsite/s. (See end of Docu | va guos son m on en ilemils) |
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| | | | for NSLT |
| | | | health |
| | | | reserve |
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| [^{F1} C0120] | Simplifications | calculated accord | ing to the |
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| | vant amending instruments can be found on their w | 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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| (EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant an | 118/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w | maccondingctor Anticle 1501(2) |
|--|--|---|
| | | 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. |
| [F1R0220/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. |

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| Authority under powers set out in R04 Fg/E01 6@ulations 2018 (S.I. 2. legislation.gov.uk. Details of relevant an | | al Standards etc.) (Amendment etc.) MATH GUMP OF THE UNION HAR SCRs ebsitels, (See end of Document for details) OF Termanning part when the |
|--|--|---|
| | Requirements for remaining part | group has RFF. |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring—fenced funds when the group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be disclosed when reporting SCR calculation at RFF or matching portfolio level. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR disclosed in R0200/C0100. |
| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| [F1R0500/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. |

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| legislation.gov.uk. Details of relevant am | ending instruments can be found on their wo | and R0530.] |
|--|--|--|
| R0510/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions | Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules. |
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities | Amount of capital requirement for non-regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is only applicable to group reporting where the group includes undertakings which are non-regulated entities carrying out financial activities. |

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| R054(1/6:01) (Segulations 2018 (S.I. 20. | The Financial Regulators Fowers (secondary) Capital Geographic Control of the Foundation on their windows the foundation of the foundation | |
|--|--|--|
| | requirements | Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35. |
| R0560/C0100 | SCR for undertakings included via D and A | Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of II Directive 2009/138/EC when the combination of methods is used. |
| [F1R0570/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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| | 2018 (S.I. 2018/ITEMegs. 2, 3, Sch. Pt. 2. These an | |
|-------|--|--|
| | relevant amending instruments can be found on their Utilique number of component | 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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| | | 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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| (EU Exit) Regulations 2018 (S. | at in The Financial Regulators Fowers (Technic I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amenat amending instruments can be found on their w | droenDirectivor2009hlisslEG. |
|--------------------------------|---|---|
| | | 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 | 2 | |
| R0300/C0100 | Amount/estimate of the overall loss–absorbing capacity of technical provisions | Amount/Estimate of the overall adjustment for loss—absorbing capacity of technical provisions, including the part embedded in each component and the part disclosed as a single component. |
| R0310/C0100 | Amount/estimate of the overall loss—absorbing capacity of deferred taxes | Amount/Estimate of the overall adjustment for loss—absorbing capacity for deferred taxes, including the part embedded in each component and the part disclosed as a single component. |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part | Amount of the notional SCRs of remaining part when the group has RFF. |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds | Amount of the sum of notional SCRs of all ring—fenced funds when the group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of |

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| | ant amending instruments can be found on their w | It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR. |
|-------------|--|--|
| R0470/C0100 | Minimum consolidated group solvency capital requirement | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only. |
| R0500/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) | Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. |
| R0510/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions | Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement |

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| | | requirements calculated in accordance with the relevant sectoral rules. |
|-------------|---|--|
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities | Amount of capital requirement for non—regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities. |
| R0540/C0100 | Capital requirement for non–controlled participation requirements | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35. |

S.32.01 — Undertakings in the scope of the group

General comments:

This section relates to annual disclosure of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods. It is a list of all undertakings in the scope of the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC, including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies or mixed activity insurance holding company.

Cells C0010 to C0080 are related to the identification of the undertaking;

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(EU Exit Regulation Content of Content of Section 10 September 12 The Indiana are not currently available on legislation. The Financial Regulation of the Foundation of the Foun

Cell C0260 is related to group solvency calculation.

| | ITEM | INSTRUCTIONS |
|-------|--|--|
| C0010 | Country | Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located |
| C0020 | Identification code of the undertaking | Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1) (c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings within the scope of the group, in the meaning of Article 212(1) (c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an |

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| | ending instruments can be found on their w | or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166- 1 alpha- 2 code of the country of the undertaking + undertaking + 5 digits |
|-------|--|---|
| C0030 | Type of code of the ID of the undertaking | Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code |
| C0040 | Legal name of the undertaking | Legal name of the undertaking |
| C0050 | Type of undertaking | Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to both EEA and third—country undertakings. The following closed list of options shall be used: 1 — Life insurance undertaking 2 — Non life insurance undertaking 3 — Reinsurance undertaking 4 — Composite undertaking 5 — Insurance holding company as defined in |

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6 — Mixed–activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC 7 – Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/ EC 8 — Credit institution. investment firm and financial institution 9 — Institution for occupational retirement provision 10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 11 — Nonregulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35 12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/ EC 13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of

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| | | 14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35 15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35 99 — Other |
|-----------------------|------------------------------|---|
| C0060 | Legal form | Identify the form of the undertaking. For categories 1 to 4 in cell 'Type of undertaking', the legal form shall be consistent with Annex III of Directive 2009/138/EC. |
| C0070 | Category (mutual/non mutual) | Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not. The following closed list shall be used: 1 — Mutual 2 — Non-mutual |
| C0080 | Supervisory Authority | Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell 'Type of undertaking', where applicable. Please use the full name of the authority. |
| Criteria of influence | | |
| C0180 | % capital share | Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in Article 221 of Directive 2009/138/EC). |

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| iegistation.gov.uk. Details of | relevant amending instruments can be found on their | undertaking. |
|--------------------------------|---|---|
| C0190 | % used for establishment of consolidated accounts | Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be disclosed in this item. This cell is not applicable for the ultimate parent undertaking. |
| C0200 | % voting rights | Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking This cell is not applicable for the ultimate parent undertaking. |
| C0210 | Other criteria | Other criteria useful to assess the level of influence exercised by the participating undertaking, e.g centralised risk management. This cell is not applicable for the ultimate parent undertaking. |
| C0220 | Level of influence | Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212 (2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor. This cell is not applicable for the ultimate parent undertaking. |

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| legislation.gov.uk. Details of relevant amending instruments can be found on their websited! Secured Document for details) | | | |
|--|--|--|--|
| | | 1 — Dominant 2 — Significant | |
| C0230 | Proportional share used for the group solvency calculation | Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking. | |
| Inclusion in the scope of Group supervision | | | |
| C0240 | Inclusion in the scope of group supervision — Yes/No | Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/ EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214 (2) is the reason. The following closed list shall be used: 1 — Included in the scope 2 — Not included in the scope (214 (a)) 3 — Not included in the scope (article 214 (b)) 4 — Not included in the scope (article 214 (c)) | |
| C0250 | Inclusion in the scope of group supervision — Date of decision if art.214 is applied | Identify the ISO 8601 (yyyy–mm–dd) code of the date where the decision of exclusion has been taken. | |
| Group solvency calculation | | | |
| C0260 | Method used and under method 1, treatment of the undertaking | The item gathers information on the method used for group solvency calculation and the treatment of each undertaking. The following closed list shall be used: | |

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2 — Method 1: Proportional consolidation 3 — Method 1: Adjusted equity method 4 — Method 1: Sectoral rules 5 — Method 2: Solvency II 6 — Method 2: Other sectoral Rules 7 — Method 2: Local rules 8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC 9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC 10 — Other method

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

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