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*Changes to legislation: Commission Delegated Regulation (EU) 2015/35, ANNEX IX is up to date with all changes known to be in force on or before 17 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) View outstanding changes*

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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) (Text with EEA relevance)

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## ANNEX IX U.K.

**[<sup>F1</sup>THE GEOGRAPHICAL DIVISION OF REGIONS  
SET OUT IN ANNEXES V-VIII INTO RISK ZONES]**

**Textual Amendments**

**F1** Substituted by Commission Delegated Regulation (EU) 2019/981 of 8 March 2019 amending Delegated Regulation (EU) 2015/35 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) (Text with EEA relevance).

**Modifications etc. (not altering text)**

**C1** Annex 9: power to amend and revoke conferred (31.12.2020) by The Solvency 2 and Insurance (Amendment, etc.) (EU Exit) Regulations 2019 (S.I. 2019/407), regs. 1(2), 4, **Sch. 3** (as amended by S.I. 2020/1301, regs. 1, 3, Sch. para. 27(a) and S.I. 2020/1385, regs. 1(2), 54(2))

[<sup>F1</sup>The risk zones of regions set out in annexes V-VIII as referred to in annexes X-XIII shall be equal to the postal code areas or administrative units in the following tables.]

**Mappings of risk zones for regions with only one risk zone**

The regions LU, MT, Guadeloupe, Martinique, St Martin and Reunion shall consist of only one zone.

Mappings of risk zones for the regions with only one risk zone which are part of another region

The regions Principality of Andorra, Principality of Lichtenstein, Principality of Monaco, Republic of San Marino and Vatican City State shall consist of only one zone each. The zones shall be mapped to the following regions:

Principality of Andorra	zone 9 of the region FR
Principality of Lichtenstein	zone 19 of the region CH
Principality of Monaco	zone 06 of the region FR
Republic of San Marino	zone 47 of the region IT
Vatican City State	zone 00 of the region IT

**Mappings of risk zones for regions where the zonation is based on postal codes**

For the purpose of this Annex, the following shall apply:

- (1) [<sup>F1</sup>The mapping of risk zones for the regions AT, CZ, CH, DE, HE, IT, NL, NO, PL, PT, ES and SK shall be based on the first 2 digits of the postal code;]
- (2) The mapping of risk zones for the regions BE and CY shall be based on the first digit of the postal code;
- (3) The mapping of risk zones for IE shall be based on the first 2 letters of the postal code;
- (4) The mapping of risk zones for UK shall be based on the first 2 letters of the postal code where the risk is located, with the exception of postal codes which have a digit in the second position. The risks in those postal codes postal codes which have a digit in the second position shall be mapped to zones identified by a 1-letter code.

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ANNEX IX Table 2: rows 1 - 100

ANNEX IX Table 2: rows 101 - 125

### **Mapping of risk zones for regions where the zonation is based on administrative units — part 1**

ANNEX IX Table 3: rows 1 - 42

### **[<sup>F1</sup>Mapping of risk zones for regions where the zonation is based on administrative units — part 2**

The mapping of risk zones for the region SE shall be based on the numbers assigned to counties. ]

ANNEX IX Table 4: rows 1 - 27

### **[<sup>F2</sup>Mapping of risk zones for the Republic of Finland**

The mapping of risk zones for the region FI shall be based on the first 2 digits of the postal code. ]

ANNEX IX Table 5: rows 1 - 20

### **Mapping of risk zones for the Republic of France**

The mapping of risk zones for the region FR shall be based on the first 2 digits of the postal code.

ANNEX IX Table 6: rows 1 - 25

### **Mapping of risk zones for the Republic of Slovenia**

The mappings for the region SI shall be based on the 4 digits of the postal code.

ANNEX IX Table 7: rows 1 - 48

### **Mapping of risk zones for the Kingdom of Denmark**

The mapping of risk zones for the region DK shall be based on the first 2 digits of the postal code.

<b>Risk Zone</b>	<b>Region</b>									
<b>1</b>	90	92	93	94	95	96	97	98	99	
<b>2</b>	69	74	75	76	77	78	79			
<b>3</b>	80	82	83	84	85	86	87	88	89	
<b>4</b>	62	65	66	67	68	72				
<b>5</b>	60	61	63	64	70	71	73			



**Changes to legislation:**

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**Changes and effects yet to be applied to :**

- [Recital 53 Sentence 1 replacement by EUR 2016/2283 Regulation](#)

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

- [Art. 1\(18a\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(a\)](#)
- [Art. 1\(18b\)\(a\) substituted by S.I. 2024/705 Sch. 2 para. 27\(b\)\(i\)](#)
- [Art. 1\(18b\)\(a\) word omitted by S.I. 2024/705 Sch. 2 para. 27\(b\)\(ii\)](#)
- [Art. 1\(18b\)\(c\) and word inserted by S.I. 2024/705 Sch. 2 para. 27\(b\)\(iii\)](#)
- [Art. 1\(19\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(c\)](#)
- [Art. 1\(20\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(d\)](#)
- [Art. 1\(21\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(e\)](#)
- [Art. 1\(22\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(f\)](#)
- [Art. 1\(23\) words substituted by S.I. 2024/705 Sch. 2 para. 27\(g\)](#)
- [Art. 177\(2\)\(b\) words omitted by S.I. 2019/407 reg. 11\(25\)\(a\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(2\)\(h\)\(i\) words omitted by S.I. 2019/407 reg. 11\(25\)\(b\)\(ii\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(2\)\(h\)\(i\) words substituted by S.I. 2019/407 reg. 11\(25\)\(b\)\(i\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(2\)\(r\) words substituted by S.I. 2019/407 reg. 11\(25\)\(c\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(2\)\(s\) words substituted by S.I. 2019/407 reg. 11\(25\)\(c\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(2\)\(t\) words substituted by S.I. 2019/407 reg. 11\(25\)\(d\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(5\)\(a\) words substituted by S.I. 2019/407 reg. 11\(25\)\(f\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 177\(5\)\(c\) words substituted by S.I. 2019/407 reg. 11\(25\)\(f\) \(This amendment not applied to legislation.gov.uk. Reg. 11\(25\)\(39\) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1\(2\), 22\)](#)
- [Art. 257\(1A\) inserted by S.I. 2024/705 Sch. 2 para. 28\(3\)](#)
- [Art. 257\(6\) inserted by S.I. 2024/705 Sch. 2 para. 28\(7\)](#)