

COMMISSION IMPLEMENTING REGULATION (EU) 2023/895**of 4 April 2023****laying down implementing technical standards for the application of Directive 2009/138/EC of the European Parliament and the Council with regard to the procedures, formats and templates for the disclosure by insurance and reinsurance undertakings of their report on their solvency and financial condition and repealing Implementing Regulation (EU) 2015/2452****(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 the European Parliament and of the Council of 25 November 2009 on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II) ⁽¹⁾, and in particular Article 56, fourth paragraph, and Article 256(5) thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) 2015/2452 ⁽²⁾ specifies the procedures, formats and templates for the public disclosure by insurance and reinsurance undertakings of their report on their solvency and financial condition, as referred to in Article 51 of Directive 2009/138/EC.
- (2) The disclosure of information is an essential prerequisite for policyholder protection. Alignment between reporting and disclosure requirements should foster policyholder protection as well as risk-based supervision. To that end, changes to cross-border information and other areas in the context of updates to the reporting requirements should also be reflected in the disclosure requirements.
- (3) To improve quality, comparability and the readability of the disclosed information, the templates laid down in Implementing Regulation (EU) 2015/2452 concerning the solvency capital requirement should be updated. For undertakings using partial or full internal models to calculate their solvency capital requirements, those updated templates should display the diversification benefits between separate risk modules more comprehensively.
- (4) Disclosure requirements should not be excessively burdensome for undertakings. To that end, it is necessary to specify how disclosure requirements apply in a proportionate way without jeopardizing the quality of data to be provided by the undertaking.
- (5) In order to ensure that the disclosure requirements remain relevant and provide high quality information to policyholders and other stakeholders, it is necessary to substantially revise the disclosure templates laid down in Implementing Regulation (EU) 2015/2452. Given the extent of the changes, it is appropriate to repeal Implementing Regulation (EU) 2015/2452.
- (6) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Insurance and Occupational Pensions Authority.
- (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 advice of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council ⁽³⁾.

⁽¹⁾ OJ L 335, 17.12.2009, p. 1.

⁽²⁾ 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 (OJ L 347, 31.12.2015, p. 1285).

⁽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).

- (8) Undertakings should be given sufficient time to implement the updated disclosure requirements. The date of application of this Regulation should therefore be deferred.

HAS ADOPTED THIS REGULATION:

Article 1

Public disclosure formats

When disclosing the information in accordance with this Regulation insurance and reinsurance undertakings shall express any figures reflecting monetary amounts in thousands of units.

Article 2

Reporting currency

1. Unless otherwise required by the supervisory authority concerned, 'reporting currency', shall, for the purposes of this Regulation, mean any of the following:

- (a) for individual disclosures, the currency used for the preparation of the insurance or reinsurance undertaking's financial statements;
- (b) for group disclosures, the currency used for the preparation of the consolidated financial statements.

2. Insurance or reinsurance undertakings shall disclose figures reflecting monetary amounts in the reporting currency. They shall convert any other currency than the reporting currency into the reporting currency.

3. When insurance or reinsurance undertakings express the value of any asset or liability denominated in a currency other than the reporting currency, they shall convert that value in the reporting currency as if the conversion had taken place at the closing rate on the last day for which the appropriate rate is available in the reporting period to which the asset or liability relates.

4. When insurance or reinsurance undertakings express the value of any income or expense in a currency other than the reporting currency, they shall convert that value in the reporting currency using the same basis of conversion as the one used for accounting purposes.

5. Insurance or reinsurance undertakings shall calculate the conversion into the reporting currency by applying the exchange rate from the same source as the one used:

- (a) for the insurance or reinsurance undertaking's financial statements in case of individual reporting;
- (b) for the consolidated financial statements in case of group reporting, unless otherwise required by the supervisory authority.

Article 3

Templates and instructions for the disclosure of the solvency and financial condition report of individual undertakings

Individual insurance and reinsurance undertakings shall, as part of the disclosure of their solvency and financial condition report, publicly disclose at least the following information by using the following templates and complying with the following instructions:

- (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.04.05.21 of Annex I, specifying information on premiums, claims and expenses by country, following the instructions set out in section S.04.05 of Annex II 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 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 specified in Annex I to Delegated Regulation (EU) 2015/35;

- (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 specified 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 to this regulation 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 to this Regulation;
- (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 to this Regulation;
- (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 to this Regulation;
- (j) template S.25.05.21 of Annex I, specifying information on the Solvency Capital Requirement calculated using a partial internal model or a full internal model, following the instructions set out in section S.25.05 of Annex II to this Regulation;
- (k) 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 to this Regulation;
- (l) 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 to this Regulation.

Article 4

Templates and instructions for the disclosure of the solvency and financial condition report of groups

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall, as part of the disclosure of their group solvency and financial condition report, publicly disclose at least the following information by using the following templates and complying with the following instructions:

- (a) 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 that Directive, template S.02.01.02 of Annex I to this Regulation specifying balance sheet information, using the valuation method referred to in Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex III 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 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 to Delegated Regulation (EU) 2015/35;
- (c) template S.05.02.04 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 to this Regulation;

- (d) 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 to this Regulation;
- (e) 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 to this Regulation;
- (f) 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;
- (g) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.25.05.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using a partial internal model or a full internal model, following the instructions set out in section S.25.05 of Annex III to this Regulation;
- (h) template S.32.01.22 of Annex I, specifying information on the undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III to this Regulation.

Article 5

References to other documents in the solvency and financial condition report

Where 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 made through references that lead directly to the information itself and not through references to a general document.

Article 6

Consistency of information

Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall be responsible for the quality of the information disclosed and shall ensure that the information disclosed is fully consistent with the information reported to the supervisory authorities.

Article 7

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

1. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall disclose the group and single solvency financial condition report on the website of the group.
2. When the group or the insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies do not own and maintain a website but are members of a trade association, which does own and maintain a website, the group and single solvency and financial condition report shall, where permitted by that trade association, be disclosed by that association.
3. Where insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies disclose the group and single solvency and financial condition report on a website in accordance with paragraph 1 or 2, that report shall remain available on that website for at least five years after the respective disclosure date.

4. Where insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies undertakings do not disclose the group and single solvency and financial condition report on a website in accordance with paragraphs 1 and 2, they shall send an electronic copy of the report to any person who, within five years of the respective disclosure date requests the report. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies undertakings shall send the report within 10 working days from that request.

5. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies undertakings shall, irrespective of whether the group and single solvency and financial condition report has been made available on a website in accordance with paragraph 1 or 2, send, to any person who so requests within two years of the respective disclosure date, a printed copy of the report within 20 working days from that request.

6. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall ensure submission of the group and single solvency and financial condition report, and any updated version of that report thereto, in electronic form to the supervisory authorities.

Article 8

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

1. Where 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, in accordance with Article 256(2) of Directive 2009/138/EC, 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 their subsidiaries shall be covered and how the subsidiaries' administrative, management or supervisory body shall be involved in the drafting process and in the approval of the single solvency and financial condition report.

Article 9

Repeal of Implementing Regulation (EU) 2015/2452

Implementing Regulation (EU) 2015/2452 is repealed.

Article 10

Entry into force and date of application

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

It shall apply from 31 December 2023.

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

Done at Brussels, 4 April 2023.

For the Commission
The President
Ursula VON DER LEYEN

ANNEX I

S.02.01.02**Balance sheet**

		Solvency II value
		C0010
Assets		
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	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	

	Solvency II value
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
Technical provisions calculated as a whole	R0530
Best Estimate	R0540
Risk margin	R0550
Technical provisions - health (similar to non-life)	R0560
Technical provisions calculated as a whole	R0570
Best Estimate	R0580
Risk margin	R0590
Technical provisions - life (excluding index-linked and unit-linked)	R0600
Technical provisions - health (similar to life)	R0610
Technical provisions calculated as a whole	R0620
Best Estimate	R0630
Risk margin	R0640

	Solvency II value
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650
Technical provisions calculated as a whole	R0660
Best Estimate	R0670
Risk margin	R0680
Technical provisions – index-linked and unit-linked	R0690
Technical provisions 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
Payables (trade, not insurance)	R0840
Subordinated liabilities	R0850
Subordinated liabilities not in Basic Own Funds	R0860
Subordinated liabilities in Basic Own Funds	R0870
Any other liabilities, not elsewhere shown	R0880
Total liabilities	R0900
Excess of assets over liabilities	R1000

S.04.05.21

Premiums, claims and expenses by country

Home country: Non-life insurance and reinsurance obligations

Country	R0010	Top 5 countries: non-life	
		Home country	...
		C0010	C0020
Premiums written (gross)			
Gross Written Premium (direct)	R0020		
Gross Written Premium (proportional reinsurance)	R0021		
Gross Written Premium (non-proportional reinsurance)	R0022		
Premiums earned (gross)			
Gross Earned Premium (direct)	R0030		
Gross Earned Premium (proportional reinsurance)	R0031		
Gross Earned Premium (non-proportional reinsurance)	R0032		
Claims incurred (gross)			
Claims incurred (direct)	R0040		
Claims incurred (proportional reinsurance)	R0041		
Claims incurred (non-proportional reinsurance)	R0042		
Expenses incurred (gross)			
Gross Expenses Incurred (direct)	R0050		
Gross Expenses Incurred (proportional reinsurance)	R0051		
Gross Expenses Incurred (non-proportional reinsurance)	R0052		

Home country: Life insurance and reinsurance obligations

		Country	R1010
			Top 5 countries: non-life
		Home country	...
		C0030	C0040
Gross Written Premium	R1020		
Gross Earned Premium	R1030		
Claims incurred	R1040		
Gross Expenses Incurred	R1050		

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Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110									
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140									
Net	R0200									
Premiums earned										
Gross - Direct Business	R0210									
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240									
Net	R0300									
Claims incurred										
Gross - Direct Business	R0310									
Gross - Proportional reinsurance accepted	R0320									

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
Net	R0400									
Expenses incurred	R0550									
Balance - other technical expenses/income	R1200									
Total expenses	R1300									

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance			Total	
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written									
Gross - Direct Business	R0110								
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								

S.05.02.04

Premiums, claims and expenses by country

		Home Country	Country (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110							
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200							
Premiums earned								
Gross - Direct Business	R0210							
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300							
Claims incurred								
Gross - Direct Business	R0310							

		Home Country	Country (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400							
Expenses incurred	R0550							
Other expenses	R1200							
Total expenses	R1300							

		Home country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410							
Reinsurers' share	R1420							

		Home country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Net	R1500							
Premiums earned								
Gross	R1510							
Reinsurers' share	R1520							
Net	R1600							
Claims incurred								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							
Expenses incurred	R1900							
Balance - other technical expenses/income	R2500							
Total expenses	R2600							
Total amount of surrenders	R2700							

S.12.01.02

Life and Health SLT Technical Provisions

		Index-linked and unit-linked insurance			
		Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	
		C0020	C0030	C0040	C0050
Technical provisions calculated as a whole	R0010				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	R0030				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080				
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090				
Risk Margin	R0100				
Technical provisions - total	R0200				
Expected profits included in future premiums (EPIFP)	R0370				

		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	
		Contracts without options and guarantees	Contracts with options or guarantees			
		C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080					
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090					
Risk Margin	R0100					
Technical provisions - total	R0200					

		Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	
	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options or guarantees		
	C0150	C0160	C0170	C0180	C0190
Technical provisions calculated as a whole	R0010				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	R0030				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080				
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090				
Risk Margin	R0100				
Technical provisions - total	R0200				

		Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0200	C0210
Technical provisions calculated as a whole	R0010		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020		
Technical provisions calculated as a sum of BE and RM			
Best Estimate			
Gross Best Estimate	R0030		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		
Risk Margin	R0100		
Technical provisions - total	R0200		

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Non-life Technical Provisions

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	R0010						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
<i>Premium provisions</i>							
Gross	R0060						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
<i>Claims provisions</i>							
Gross	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate — gross	R0260						
Total Best estimate — net	R0270						
Risk margin	R0280						
Technical provisions — total							
Technical provisions — total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	R0340						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
<i>Premium provisions</i>							
Gross	R0060						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
<i>Claims provisions</i>							
Gross	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050					
Technical provisions calculated as a sum of BE and RM						
Best estimate						
<i>Premium provisions</i>						
Gross	R0060					

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150					
Claims provisions						
Gross	R0160					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250					
Total Best estimate - gross	R0260					
Total Best estimate - net	R0270					
Risk margin	R0280					
Technical provisions - total						
Technical provisions - total	R0320					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340					

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Non-life insurance claims

Accident year / Underwriting year	Z0020
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Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210											
N-3	R0220											
N-2	R0230											
N-1	R0240											
N	R0250											

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		
Total	R0260		

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
N-5	R0200											
N-4	R0210											
N-3	R0220											
N-2	R0230											
N-1	R0240											
N	R0250											

Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative). Total Non-Life Business

		Year end (discounted data)
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	
N-1	R0240	
N	R0250	
Total	R0260	

S.22.01.21

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					
Eligible own funds to meet Minimum Capital Requirement	R0100					
Minimum Capital Requirement	R0110					

S.22.01.22

Impact of long term guarantees measures and transitionals

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

S.23.01.01

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 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	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130					
Subordinated liabilities	R0140					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
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	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500					
Total available own funds to meet the MCR	R0510					
Total eligible own funds to meet the SCR	R0540					
Total eligible own funds to meet the MCR	R0550					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
SCR	R0580					
MCR	R0600					
Ratio of Eligible own funds to SCR	R0620					
Ratio of Eligible own funds to MCR	R0640					

C0060

Reconciliation reserve		
Excess of assets over liabilities	R0700	
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	

S.23.01.22

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction						
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital to be deducted at group level	R0020					
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	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts to be deducted at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds to be deducted at group level	R0080					
Preference shares	R0090					
Non-available preference shares to be deducted 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	R0130					
Subordinated liabilities	R0140					
Non-available subordinated liabilities to be deducted at group level	R0150					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available to be deducted 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	R0200					
Non-available minority interests to be deducted at group level	R0210					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
Where deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included via Deduction and Aggregation method (D&A) when a combination of methods are used	R0260					
Total of non-available own fund items to be deducted	R0270					
Total deductions	R0280					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
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	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Non available ancillary own funds to be deducted at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - total	R0410					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Institutions for occupational retirement provision	R0420					
Non regulated undertakings carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination with 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 part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520					
Total available own funds to meet the minimum consolidated group SCR	R0530					
Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560					
Total eligible own funds to meet the minimum consolidated group SCR	R0570					
Minimum consolidated Group SCR	R0610					
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650					
Total eligible own funds to meet the total group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660					
Total Group SCR	R0680					
Ratio of Total Eligible own funds to Total group SCR - ratio including other financial sectors and the undertakings included via D&A	R0690					

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700		
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730		
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Other non available own funds	R0750		
Reconciliation reserve	R0760		
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770		
Expected profits included in future premiums (EPIFP) - Non-life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790		

S.25.01.21**Solvency Capital Requirement - for undertakings on Standard Formula**


		Gross solvency capital requirement	Simplifications
		C0110	C0120
Basic Solvency Capital Requirement			
Market risk	R0010		
Counterparty default risk	R0020		X
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060		X
Intangible asset risk	R0070		X
Basic Solvency Capital Requirement	R0100		X

Basic Solvency Capital Requirement (USP)

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
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	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	

		Value
		C0100
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency capital requirement	R0220	
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	

Calculation of loss absorbing capacity of deferred taxes

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

S.25.01.22**Solvency Capital Requirement - for groups on Standard Formula****Basic Solvency Capital Requirement**

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010		
Counterparty default risk	R0020		
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060		
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100		

Basic Solvency Capital Requirement (USP)

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	R0200	
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	

		Value
		C0100
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Consolidated Group SCR	R0220	
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated undertakings carrying out financial activities	R0530	
Capital requirement for non-controlled participation	R0540	
Capital requirement for residual related undertakings	R0550	
Capital requirement for collective investment undertakings or investment packaged as funds	R0555	
Overall SCR		
SCR for undertakings included via D&A method	R0560	
Total group solvency capital requirement	R0570	


S.25.05.21

Solvency Capital Requirement - for undertakings using an internal model (partial or full)

Solvency Capital Requirement information

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Risk type					
Total diversification	R0020				
Total diversified risk before tax	R0030				
Total diversified risk after tax	R0040				
Total market & credit risk	R0070				
Market & Credit risk - diversified	R0080				
Credit event risk not covered in market & credit risk	R0190				
Credit event risk not covered in market & credit risk - diversified	R0200				
Total Business risk	R0270				
Total Business risk - diversified	R0280				
Total Net Non-life underwriting risk	R0310				
Total Net Non-life underwriting risk - diversified	R0320				
Total Life & Health underwriting risk	R0400				
Total Life & Health underwriting risk - diversified	R0410				
Total Operational risk	R0510				
Total Operational risk - diversified	R0520				
Other risk	R0530				

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
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	
Capital add-ons already set - Article 37 (1) Type a	R0211	
Capital add-ons already set - Article 37 (1) Type b	R0212	
Capital add-ons already set - Article 37 (1) Type c	R0213	
Capital add-ons already set - Article 37 (1) Type d	R0214	
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 of deferred taxes	R0310	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement 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	
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

S.25.02.21.04**Approach to tax rate**

		Yes/No
		C0109
Approach based on average tax rate	R0590	

S.25.02.21.05**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 AC DT justified by carry back, current year	R0670	
Amount/estimate of LAC DT justified by carry back, future years	R0680	
Amount/estimate of Maximum LAC DT	R0690	

S.25.05.22

Solvency Capital Requirement - for groups using an internal model (partial or full)

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Risk type					
Total diversification	R0020				
Total diversified risk before tax	R0030				
Total diversified risk after tax	R0040				
Total market & credit risk	R0070				
Market & Credit risk - diversified	R0080				
Credit event risk not covered in market & credit risk	R0190				
Credit event risk not covered in market & credit risk - diversified	R0200				
Total Business risk	R0270				
Total Business risk - diversified	R0280				
Total Net Non-life underwriting risk	R0310				
Total Net Non-life underwriting risk - diversified	R0320				
Total Life & Health underwriting risk	R0400				
Total Life & Health underwriting risk - diversified	R0410				

		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Total Operational risk	R0510				
Total Operational risk - diversified	R0520				
Other risk	R0530				

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Capital add-ons already set - Article 37 (1) Type a	R0211	
Capital add-ons already set - Article 37 (1) Type b	R0212	
Capital add-ons already set - Article 37 (1) Type c	R0213	
Capital add-ons already set - Article 37 (1) Type d	R0214	
Consolidated Group SCR	R0220	

		C0100
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other 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 undertakings carrying out financial activities	R0530	

		C0100
Capital requirement for non-controlled participation	R0540	
Capital requirement for residual related undertakings	R0550	
Capital requirement for collective investment undertakings or investment packaged as funds	R0555	
Overall SCR		
SCR for undertakings included via D&A method	R0560	
Total group solvency capital requirement	R0570	

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**

		MCR components	
		R0010	C0010
MCR _{NL} Result			
		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical 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 insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	

Total capital at risk for all life (re)insurance obligations

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

Overall MCR calculation

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

S.28.02.01

Minimum capital Requirement - Both life and non-life insurance activity

Linear formula component for non-life insurance and reinsurance obligations

		MCR components	
		Non-life activities	Life activities
		MCR _(NL, NL) Result	MCR _(NL, L) Result
		C0010	C0020
R0010			

Medical expense insurance and proportional reinsurance

Income protection insurance and proportional reinsurance

Workers' compensation insurance and proportional reinsurance

Motor vehicle liability insurance and proportional reinsurance

Other motor insurance and proportional reinsurance

				Background information			
				Non-life activities		Life activities	
				Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
				C0030	C0040	C0050	C0060
R0020							
R0030							
R0040							
R0050							
R0060							

Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Background information			
	Non-life activities		Life activities	
	Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0070				
R0080				
R0090				
R0100				
R0110				
R0120				
R0130				
R0140				
R0150				
R0160				
R0170				

Linear formula component for life insurance and reinsurance obligations

	Non-life activities	Life activities
	MCR _(L,NL) Result	MCR _(L,L) Result
	C0070	C0080
R0200		

Obligations with profit participation - guaranteed benefits
 Obligations with profit participation - future discretionary benefits
 Index-linked and unit-linked insurance obligations
 Other life (re)insurance and health (re)insurance obligations
 Total capital at risk for all life (re)insurance obligations

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210				
R0220				
R0230				
R0240				
R0250				

Overall MCR calculation

		C0130
Linear MCR	R0300	
SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	
Minimum Capital Requirement	R0400	

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
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	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/ non mutual)	Supervisory Authority	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	

Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

ANNEX II

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

This Annex contains instructions in relation to the templates in Annex I. 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 the annual disclosure of information for individual entities.

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and Solvency 2 Technical Standards and Guidelines.

	ITEM	INSTRUCTIONS
Assets		
C0010/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: <ul style="list-style-type: none"> (a) deductible temporary differences; (b) the carry forward of unused tax losses; 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 also includes property for own use under construction.
C0010/R0070	Investments (other than assets held for index-linked and unit-linked contracts)	This is the total amount of investments, excluding assets held for index-linked and unit-linked contracts.
C0010/R0080	Property (other than for own use)	Amount of the property, other than for own use. It also includes property under construction other than for own use.
C0010/R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) Directive 2009/138/EC and 212(2) of Directive 2009/138/EC and holdings in related undertakings as defined in Article 212(1), point (b), of Directive 2009/138/EC. Where parts of the assets regarding participation and related undertakings refer to unit and index linked contracts, those 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.

	ITEM	INSTRUCTIONS
C0010/R0110	Equities – listed	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as specified by Directive 2014/65/EU.</p> <p>Equities listed shall exclude holdings in related undertakings, including participations.</p>
C0010/R0120	Equities – unlisted	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as specified by Directive 2014/65/EU.</p> <p>Equities unlisted shall exclude holdings in related undertakings, including participations.</p>
C0010/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.
C0010/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supranational 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, multilateral development banks as referred to in Article 117(2) of Regulation (EU) No 575/2013 of the European Parliament and of the Council ⁽¹⁾ , or international organisations as referred to in Article 118 of that Regulation, the regional governments and local authorities listed in Article 1 of Commission Implementing Regulation (EU) 2015/2011 ⁽²⁾ , 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').
C0010/R0170	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets, including Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')

	ITEM	INSTRUCTIONS
C0010/R0180	Collective Investments Undertakings	Collective investment undertaking means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council ⁽³⁾ or an alternative investment fund ('AIF') as defined in Article 4(1), point (a), of Directive 2011/61/EU of the European Parliament and of the Council ⁽⁴⁾ .
C0010/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) it requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) it is settled at a future date.</p> <p>Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see C0010/R0790).</p>
C0010/R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.
C0010/R0210	Other investments	Other investments not covered already within investments disclosed between R0070 and R0200.
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 specified in Annex I to Delegated Regulation (EU) 2015/35).
C0010/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools.
C0010/R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions).
C0010/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors – individuals, with collateral or not, including cash pools.
C0010/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors – others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.

	ITEM	INSTRUCTIONS
C0010/R0270	Reinsurance recoverables from:	<p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).</p> <p>This cell in particular includes all expected payments from reinsurers to the undertaking (or vice versa) which correspond to payments not yet made by the undertaking to policyholders (or by policyholders to the undertaking). All expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments already made by the undertaking to policyholders (or by policyholders to the undertaking) should be included in reinsurance receivables (or reinsurance payables).</p>
C0010/R0280	Non-life and health similar to non-life	Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life.
C0010/R0290	Non-life excluding health	Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health- similar to non -life
C0010/R0300	Health similar to non-life	Reinsurance recoverables in respect of technical provisions for health similar to non - life.
C0010/R0310	Life and health similar to life, excluding health and index-linked and unit-linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked.
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health-similar to life.
C0010/R0330	Life excluding health and index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health-similar to life techniques and technical provisions for index-linked and unit-linked.
C0010/R0340	Life index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business.
C0010/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010/R0360	Insurance and intermediaries receivables	<p>Amounts for payment by policyholders, insurers and other linked to insurance business that are not included in technical provisions.</p> <p>It shall include receivables from reinsurance accepted.</p>

	ITEM	INSTRUCTIONS
C0010/R0370	Reinsurance receivables	<p>This cell includes all expected payments (due and past-due) from reinsurers – linked to reinsurance business – to the undertaking that are not included in reinsurance recoverables.</p> <p>Those expected payments should not be included in the item "any other assets not elsewhere shown".</p> <p>This cell in particular should take into account all expected payments from reinsurers to the undertaking and which correspond to payments made by the undertaking to the policyholders.</p> <p>It also includes all expected payments (due and past-due) from reinsurers in relation to other than insurance events or those that have been agreed between the cedant undertaking and the reinsurer and where the amount of the expected payment is certain.</p>
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 funds called up but not yet paid in.
C0010/R0410	Cash and cash equivalents	<p>Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p> <p>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.</p>
C0010/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not already elsewhere included within balance sheet items.
C0010/R0500	Total assets	This is the overall total amount of all assets.
<i>Liabilities</i>		
C0010/R0510	Technical provisions – non-life	<p>Sum of the technical provisions non-life.</p> <p>This amount includes 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').</p>

	ITEM	INSTRUCTIONS
C0010/R0520	Technical provisions – non-life (excluding health)	<p>This is the total amount of technical provisions for non – life business (excluding health).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0530	Technical provisions – non-life (excluding health) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non – life business (excluding health).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0540	Technical provisions – non-life (excluding health) – Best estimate	<p>This is the total amount of best estimate of technical provisions for non – life business (excluding health).</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0550	Technical provisions – non-life (excluding health) – Risk margin	<p>This is the total amount of risk margin of technical provisions for non – life business (excluding health).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0560	Technical provisions – health (similar to non-life)	<p>This is the total amount of technical provisions for health (similar to non – life).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0570	Technical provisions – health (similar to non – life) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to non-life).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>

	ITEM	INSTRUCTIONS
C0010/R0580	Technical provisions – health (similar to non –life) – Best estimate	<p>This is the total amount of best estimate of technical provisions for health business (similar to non – life).</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0590	Technical provisions – health (similar to non – life) – Risk margin	<p>This is the total amount of risk margin of technical provisions for health business (similar to non – life).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0600	Technical provisions – life (excluding index–linked and unit–linked)	<p>Sum of the technical provisions life (excluding index–linked and unit–linked).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0610	Technical provisions – health (similar to life)	<p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0620	Technical provisions – health (similar to life) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0630	Technical provisions – health (similar to life) – Best estimate	<p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0640	Technical provisions – health (similar to life) – Risk margin	<p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>

	ITEM	INSTRUCTIONS
C0010/R0650	Technical provisions – life (excl. health and index-linked and unit-linked)	<p>This is the total amount of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0660	Technical provisions – life (excl. health and index-linked and unit-linked) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0670	Technical provisions – life (excl. health and index-linked and unit-linked) – Best estimate	<p>This is the total amount of best estimate of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0680	Technical provisions – life (excl. health and index-linked and unit-linked) – Risk margin	<p>This is the total amount of risk margin of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0690	Technical provisions – index-linked and unit-linked	<p>This is the total amount of technical provisions for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0700	Technical provisions – index-linked and unit-linked – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>

	ITEM	INSTRUCTIONS
C0010/R0710	Technical provisions – index-linked and unit-linked – Best estimate	<p>This is the total amount of best estimate of technical provisions for index – linked and unit – linked business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0720	Technical provisions – index-linked and unit-linked – Risk margin	<p>This is the total amount of risk margin of technical provisions for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0740	Contingent liabilities	<p>A contingent liability is:</p> <p>(a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or</p> <p>(b) a present obligation that arises from past events even if:</p> <p>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</p> <p>(ii) the amount of the obligation cannot be measured with sufficient reliability.</p> <p>The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in Article 11 of Delegated Regulation (EU) 2015/35.</p>
C0010/R0750	Provisions other than technical provisions	<p>Liabilities of uncertain timing or amount, excluding the ones disclosed under ‘Pension benefit obligation’.</p> <p>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.</p>
C0010/R0760	Pension benefit obligations	<p>This is the total net obligations related to employees’ pension scheme.</p>
C0010/R0770	Deposits from reinsurers	<p>Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer in accordance with the reinsurance contract.</p>

	ITEM	INSTRUCTIONS
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	<p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) it requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) it is settled at a future date.</p> <p>Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date). Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value derivatives in their local GAAP do not need to provide a financial statements value.</p>
C0010/R0800	Debts owed to credit institutions	Debts, including 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. This also includes bank overdrafts.
C0010/R0810	Financial liabilities other than debts owed to credit institutions	<p>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.</p> <p>Subordinated liabilities shall not be included here.</p>
C0010/R0820	Insurance and intermediaries payables	<p>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.</p> <p>Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking).</p> <p>Excludes loans and mortgages due to other insurance companies, if those loans and mortgages only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities).</p> <p>It shall include payables from reinsurance accepted.</p>

	ITEM	INSTRUCTIONS
C0010/R0830	Reinsurance payables	<p>Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business that are not included in reinsurance recoverables, including payables from the undertaking to reinsurers in relation to other than insurance events.</p> <p>Includes payables to reinsurers that relate to ceded premiums.</p> <p>This cell includes all expected payments (due and past-due) from the undertaking to reinsurers that are not included in reinsurance recoverables. These should not be included in the item "any other liabilities not elsewhere shown".</p> <p>This cell in particular shall take into account all expected payments from the undertaking to reinsurers corresponding to payments made by the policyholders to the undertaking.</p> <p>It also includes all expected payments (due and past-due) to reinsurers in relation to other than insurance events or those that have been agreed between cedent and reinsurer and where the amount of the expected payment is certain.</p>
C0010/R0840	Payables (trade, not insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds.
C0010/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here.
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010/R0900	Total liabilities	This is the overall total amount of all liabilities.
C0010/R1000	Excess of assets over liabilities	This is the total of undertaking's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.

(¹) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

(²) Commission Implementing Regulation (EU) 2015/2011 of 11 November 2015 laying down implementing technical standards with regard to the lists of regional governments and local authorities, exposures to whom are to be treated as exposures to the central government in accordance with Directive 2009/138/EC of the European Parliament and of the Council (OJ L 295, 12.11.2015, p. 3).

(³) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

(⁴) Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers and amending Directives 2003/41/EC and 2009/65/EC and Regulations (EC) No 1060/2009 and (EU) No 1095/2010 (OJ L 174, 1.7.2011, p. 1).

S.04.05 – Premiums, claims and expenses by country

General comments

This section relates to the annual disclosure of information for individual entities. Insurance and reinsurance undertakings are not required to disclose this information where the home country represents 90 % or more of the total gross written premiums.

The information in these templates shall include:

- all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements; and
- direct business and accepted reinsurance business.

This template shall be disclosed from an accounting perspective (i.e. local GAAP, or IFRS if accepted as local GAAP). It shall however be filled using the lines of business specified in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements (i.e. no new recognition or re-valuation is required) except for the classification between investment contracts and insurance contracts where that classification is applicable in the financial statements.

Insurance and reinsurance undertakings shall report written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether local GAAP or IFRS is used.

For the purposes of this template and in the case of direct insurance, the ‘country in which the risk is situated’ means:

- (a) the country in which the property is situated, where the insurance relates either to buildings or to buildings and their contents, in so far as the contents are covered by the same insurance policy;
- (b) the country of registration, where the insurance relates to vehicles of any type;
- (c) the country where the policy holder took out the policy in the case of policies of a duration of four months or less covering travel or holiday risks, whatever the class concerned;
- (d) the country in which the credit/receivable is situated, where the insurance relates to credit/receivables;
- (e) in all cases not explicitly covered by points (a), (b), (c) or (d), the country in which either of the following is situated:
 - (i) the habitual residence of the policy holder; or
 - (ii) if the policy holder is a legal person, that policy holder’s establishment to which the contract relates.

For the purposes of this template and in the case of proportional or non-proportional reinsurance, the ‘country in which the risk is situated’ means the country of localisation of the ceding undertaking.

When considering non-life obligations:

- (a) information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90 % or more of total gross written premium; and
- (b) all of the following lines of business shall be included:
 - (i) Medical expense insurance (direct and proportional reinsurance)
 - (ii) Income protection insurance (direct and proportional reinsurance)

- (iii) Workers' compensation insurance (direct and proportional reinsurance)
- (iv) Motor vehicle liability insurance (direct and proportional reinsurance)
- (v) Other motor insurance (direct and proportional reinsurance)
- (vi) Marine, aviation and transport insurance (direct and proportional reinsurance)
- (vii) Fire and other damage to property insurance (direct and proportional reinsurance)
- (viii) General liability insurance (direct and proportional reinsurance)
- (ix) Credit and suretyship insurance (direct and proportional reinsurance)
- (x) Legal expenses insurance (direct and proportional reinsurance)
- (xi) Assistance (direct and proportional reinsurance)
- (xii) Miscellaneous financial loss (direct and proportional reinsurance)
- (xiii) Non-proportional health reinsurance
- (xiv) Non-proportional casualty reinsurance
- (xv) Non-proportional marine, aviation and transport reinsurance
- (xvi) Non-proportional property reinsurance

When considering life obligations:

- (a) information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90 % or more of total gross written premium; and
- (b) all of the following lines of business shall be included:
 - (i) Health insurance
 - (ii) Insurance with profit participation
 - (iii) Index-linked and unit-linked insurance
 - (iv) Other life insurance
 - (v) Annuities stemming from non-life insurance contracts and relating to health insurance obligations
 - (vi) Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations
 - (vii) Health reinsurance
 - (viii) Life reinsurance

	ITEM	INSTRUCTIONS
<i>Home country: Non-life insurance and reinsurance obligations</i>		
C0010/R0020	Business located in country of establishment: Gross Written Premium (direct)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.
C0010/R0021	Business located in country of establishment: Gross Written Premium (proportional reinsurance)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.
C0010/R0022	Business located in country of establishment: Gross Written Premium (non-proportional reinsurance)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.
C0010/R0030	Business located in country of establishment: Gross Earned Premium (direct)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.
C0010/R0031	Business located in country of establishment: Gross Earned Premium (proportional reinsurance)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.
C0010/R0032	Business located in country of establishment: Gross Earned Premium (non-proportional reinsurance)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.

	ITEM	INSTRUCTIONS
C0010/R0040	Business located in country of establishment: Claims incurred (direct)	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC of the Council (1), 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.</p> <p>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010/R0041	Business located in country of establishment: Claims incurred (proportional reinsurance)	<p>Claims incurred in the reporting period as laid down in Article 38 of 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.</p> <p>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010/R0042	Business located in country of establishment: Claims incurred (non-proportional reinsurance)	<p>Claims incurred in the reporting period as laid down in Article 38 of 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.</p> <p>Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010/R0050	Business located in country of establishment: Gross Expenses Incurred (direct)	<p>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</p> <p>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</p>
C0010/R0051	Business located in country of establishment: Gross Expenses Incurred (proportional reinsurance)	<p>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</p> <p>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</p>

	ITEM	INSTRUCTIONS
C0010/R0052	Business located in country of establishment: Gross Expenses Incurred (non-proportional reinsurance)	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.
<i>Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations</i>		
R0010	Country	ISO 3166–1 alpha–2 code of the country in which the risk is situated
C0020/R0020	Business located in the considered country: Gross Written Premium (direct)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country considered and for direct non-life insurance business.
C0020/R0021	Business located in the considered country: Gross Written Premium (proportional reinsurance)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country considered and for proportional non-life reinsurance business.
C0020/R0022	Business located in the considered country: Gross Written Premium (non-proportional reinsurance)	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for business where the risk is located in the country considered and for non-proportional non-life reinsurance business.
C0020/R0030	Business located in the considered country: Gross Earned Premium (direct)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country considered and for direct non-life insurance business.

	ITEM	INSTRUCTIONS
C0020/R0031	Business located in the considered country: Gross Earned Premium (proportional reinsurance)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country considered and for proportional non-life reinsurance business.
C0020/R0032	Business located in the considered country: Gross Earned Premium (non-proportional reinsurance)	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country considered and for non-proportional non-life reinsurance business.
C0020/R0040	Business located in the considered country: Claims incurred (direct)	Claims incurred in the reporting period as laid down in Article 38 of 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. Only for the business where the risk is located in the country considered and for direct non-life insurance business. The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0020/R0041	Business located in the considered country: Claims incurred (proportional reinsurance)	Claims incurred in the reporting period as laid down in Article 38 of 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. Only for the business where the risk is located in the country considered and for proportional non-life reinsurance business. The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0020/R0042	Business located in the considered country: Claims incurred (non-proportional reinsurance)	Claims incurred in the reporting period as laid down in Article 38 of 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. Only for the business where the risk is located in the country considered and for non-proportional non-life reinsurance business. The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.

	ITEM	INSTRUCTIONS
C0020/R0050	Business located in the considered country: Gross Expenses Incurred (direct)	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country considered and for direct non-life insurance business.
C0020/R0051	Business located in the considered country: Gross Expenses Incurred (proportional reinsurance)	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country considered and for proportional non-life reinsurance business.
C0020/R0052	Business located in the considered country: Gross Expenses Incurred (non-proportional reinsurance)	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country considered and for non-proportional non-life reinsurance business.

Home country: Life insurance and reinsurance obligations

C0030/R1020	Business located in country of establishment: Gross Written Premium	Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of whether such amounts relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).
C0030/R1030	Business located in country of establishment: Gross Earned Premium	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).
C0030/R1040	Business located in country of establishment: Claims incurred	Claims incurred in the reporting period as laid down in Article 38 of 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. Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance). The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.

	ITEM	INSTRUCTIONS
C0030/R1050	Business located in country of establishment: Gross Expenses Incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).
<i>Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations</i>		
R1010	Country	ISO 3166-1 alpha-2 code of the country in which the risk is situated
C0040/R1020	Business located in the considered country: Gross Written Premium	Gross premiums written shall comprise all amounts 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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country considered and for life insurance business (direct and reinsurance).
C0040/R1030	Business located in the considered country: Gross Earned Premium	The sum of gross premiums written minus the change in the gross provision for unearned premiums. Only for the business where the risk is located in the country considered and for life insurance business (direct and reinsurance).
C0040/R1040	Business located in the considered country: Claims incurred	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. Only for the business where the risk is located in the country considered and for life insurance business (direct and reinsurance). The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0040/R1050	Business located in the considered country: Gross Expenses Incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis. Only for the business where the risk is located in the country considered and for life insurance business (direct and reinsurance).

(¹) Council Directive 91/674/EEC of 19 December 1991 on the annual accounts and consolidated accounts of insurance undertakings (OJ L 374, 31.12.1991, p. 7).

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

General comments:

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

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using SII lines of business. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required unless otherwise stated in these instructions, except for the classification between investment contracts and insurance contracts or different reporting requirements 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.

Insurance and reinsurance undertakings shall disclose written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether a local GAAP or IFRS is used.

	ITEM	INSTRUCTIONS
<i>Non-life insurance and reinsurance obligations</i>		
C0010 to C0120/R0110	Premiums written – Gross – Direct Business	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0010 to C0120/R0120	Premiums written – Gross – Proportional reinsurance accepted	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0130 to C0160/R0130	Premiums written – Gross – Non proportional reinsurance accepted	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0010 to C0160/R0140	Premiums written – Reinsurers' share	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0010 to C0160/R0200	Premiums written – net	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	The sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0220	Premiums earned – Gross – Proportional reinsurance accepted	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	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	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	The sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross – Direct business	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0120/R0320	Claims incurred Gross – Proportional reinsurance accepted	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from the gross proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0130 to C0160/R0330	Claims incurred – Gross – Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from the gross non proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>

	ITEM	INSTRUCTIONS
C0010 to C0160/R0340	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used).</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0160/R0400	Claims incurred – Net	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
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	Balance – other technical expenses/income	<p>Net technical expenses/income not covered by above mentioned expenses/income and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.</p> <p>Shall not include change in other technical provisions and non-technical expenses/income such as tax, interest expenses, losses on disposals, etc.</p> <p>The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses.</p>
C0200/R1300	Total expenses	Amount of all technical expenses
<i>Life insurance and reinsurance obligations</i>		
C0210 to C0280/R1410	Premiums written – Gross	<p>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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.</p> <p>It includes both direct and reinsurance business.</p>

	ITEM	INSTRUCTIONS
C0210 to C0280/R1420	Premiums written – Reinsurers' share	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0210 to C0280/R1500	Premiums written – net	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	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	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	The sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1610	Claims incurred – Gross	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used), related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1620	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used).</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1700	Claims incurred – Net	<p>Claims incurred in the reporting period as referred to 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.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>

	ITEM	INSTRUCTIONS
C0210 to C0280/R1900	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0300/R1410–R1900	Total	Total for different items for all life lines of business.
C0300/R2500	Balance – other technical expenses/income	<p>Net technical expenses/income not covered by above mentioned expenses/income and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.</p> <p>Should not include change in other technical provisions and non-technical expenses/income such as tax, interest expenses, losses on disposals, etc.</p> <p>The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses.</p>
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	<p>This amount represents the total amount of surrenders occurred during the year.</p> <p>This amount is also disclosed under claims incurred (item R1610).</p>

S.12.01 – Life and Health SLT Technical Provisions

General comments:

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

Undertakings may in the calculation of the technical provisions apply appropriate approximations as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of 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 Directive 2009/138/EC, as specified in Annex I to 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, unbundle 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 shall be considered:

- (a) 'Contracts without options and guarantees' includes 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.

- (b) Contracts with non-material contractual options or financial guarantees that are not reflected in the technical provisions calculation shall also be disclosed in this column;
- (c) 'Contracts with options or guarantees' includes 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 shall 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
<i>Technical provisions calculated as a whole</i>		
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 specified in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0010	Technical provisions calculated as a whole – Total (Life other than health insurance, incl. Unit-Linked)	Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.
C0210/R0010	Technical provisions calculated as a whole – Total (Health similar to life insurance)	Total amount of technical provisions calculated as a whole for health SLT.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated 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 specified 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 calculated 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.

	ITEM	INSTRUCTIONS
C0210/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole – 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 in accordance with Article 77(2) of Directive 2009/138/EC) per each line of business, as specified in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate – Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re in accordance with Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit-Linked.
C0210/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate – Total (Health similar to life insurance)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re in accordance with 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 laid down in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as specified in Annex I to Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
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 Business
C0150/R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re – Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, for Life other than health insurance, including Unit-Linked.
C0210/R0090	Best estimate minus recoverables from reinsurance/SPV and Finite Re – Total (Health similar to life insurance)	Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100	Risk Margin	Amount of Risk margin, as referred to in Article 77(3) of Directive 2009/138/EC, per each line of business, as specified in Annex I to Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0150/R0100	Risk Margin – Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Risk Margin for Life other than health insurance, including Unit-Linked.
C0210/R0100	Risk Margin – Total (Health similar to life insurance)	Total amount of Risk Margin for Health similar to life insurance.
<i>Technical provisions – Total</i>		
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200	Technical Provisions – Total	Total amount of Technical Provisions for each line of business, as specified 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 (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 (Health similar to life insurance)	Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.

S.17.01 – Non-life Technical Provisions

General comments:

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

Undertakings may apply in the calculation of the technical provisions appropriate approximations as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of 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 Directive 2009/138/EC, as specified in Annex I to Delegated Regulation (EU) 2015/35 referring 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 specified in Annex I to Delegated Regulation (EU) 2015/35, points 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
<i>Technical provisions calculated as a whole</i>		
C0020 to C0170/R0010	Technical provisions calculated as a whole	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0010	Technical provisions calculated as a whole – Total Non–Life obligation	The total amount of technical provisions calculated as a whole regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0020 to C0170/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The total amount, for all lines of business, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
<i>Technical provisions calculated as a sum of a best estimate and a risk margin – Best estimate</i>		
C0020 to C0170/R0060	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business.

	ITEM	INSTRUCTIONS
C0180/R0060	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.
C0020 to C0170/R0140	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default – Direct and accepted reinsurance business	The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted reinsurance business.
C0180/R0140	Total Non-Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions – Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business.
C0180/R0150	Total Non-Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
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.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default – Direct and accepted reinsurance business	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business
C0180/R0240	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0250	Net best estimate of Claims provisions – Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business regarding direct and accepted reinsurance business.
C0180/R0250	Total Non–Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.
C0020 to C0170/R0260	Total best estimate, Gross – Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business.
C0180/R0260	Total Non–Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the 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).

	ITEM	INSTRUCTIONS
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)).
<i>Technical provisions – Total</i>		
C0020 to C0170/R0320	Technical provisions, Total – Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0320	Total Non–Life obligations, Technical Provision – total	The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020 to C0170/R0330	Technical provisions, Total – Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default – Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business.
C0180/R0330	Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default – Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.

	ITEM	INSTRUCTIONS
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 the annual disclosure of information for individual entities.

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

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

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

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

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

	ITEM	INSTRUCTIONS
Z0020	Accident year or Underwriting year	Disclose the standard used by the undertakings for disclosing of claims development. One of the options from the following closed list shall be used: 1 – Accident year 2 – Underwriting year

	ITEM	INSTRUCTIONS
C0010 to C0110/R0100 to R0250	Gross Claims Paid (non-cumulative) –Triangle	<p>The Gross Claims Paid, net of salvage and subrogation, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N-9 (and prior) and all previous reporting periods to – including – N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p>
C0170/R0100 to R0260	Gross Claims Paid (non-cumulative) – In current year	<p>Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0180/R0100 to R0260	Gross Claims Paid – Sum of years (cumulative)	<p>Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.</p>
C0200 to C0300/R0100 to R0250	Gross undiscounted Best Estimate Claims Provisions – Triangle	<p>Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N-9 (and prior) and all previous reporting periods to – including – N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation and excluding any expenses as well as any future premiums.</p>
C0360/R0100 to R0260	Gross Best Estimate Claims Provisions – Year end (discounted data)	<p>Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>

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

General comments:

This template relates to the annual disclosure of information for individual entities.

This template is relevant when at least one long term guarantee measure or transitional is used by the undertaking.

This template shall reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a step-by-step approach should be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be disclosed positive if they increase the amount of the item being disclosed and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values should be disclosed).

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with Long Term Guarantee measures and transitionals – Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures
C0030/R0010	Impact of transitional on technical provisions – Technical provisions	Amount of the adjustment to the 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.
C0050/R0010	Impact of transitional on interest rate – Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions without transitional on technical provisions.
C0070/R0010	Impact of volatility adjustment set to zero – Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the technical provisions without transitional adjustment to the relevant risk free interest rate term structure.
C0090/R0010	Impact of matching adjustment set to zero – Technical Provisions	Amount of the adjustment to the gross technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the technical provisions without volatility adjustment and without other transitional measures.
C0010/R0020	Amount with Long Term Guarantee measures and transitionals – Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures

	ITEM	INSTRUCTIONS
C0030/R0020	Impact of transitional on technical provisions – Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and the basic own funds calculated considering technical provisions with long term guarantee ('LTG') and transitional measures.</p>
C0050/R0020	Impact of transitional on interest rate – Basic own funds	<p>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.</p> <p>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.</p>
C0070/R0020	Impact of volatility adjustment set to zero – Basic own funds	<p>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.</p> <p>It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the basic own funds considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0020	Impact of matching adjustment set to zero – Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0050	Amount with Long Term Guarantee measures and transitionals – Eligible own funds to meet Solvency Capital Requirement	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.

	ITEM	INSTRUCTIONS
C0030/R0050	Impact of transitional on technical provisions – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and the eligible own funds to meet the SCR calculated considering technical provisions with LTG and transitional measures.</p>
C0050/R0050	Impact of transitional on interest rate – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions.</p>
C0070/R0050	Impact of volatility adjustment set to zero – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0050	Impact of matching adjustment set to zero – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0090	Amount with Long Term Guarantee measures and transitionals – Solvency Capital Requirement	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures

	ITEM	INSTRUCTIONS
C0030/R0090	Impact of transitional on technical provisions – Solvency Capital Requirement	<p>Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and the SCR calculated considering technical provisions with LTG and transitional measures.</p>
C0050/R0090	Impact of transitional on interest rate – Solvency Capital Requirement	<p>Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>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.</p>
C0070/R0090	Impact of volatility adjustment set to zero – Solvency Capital Requirement	<p>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.</p> <p>It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0090	Impact of matching adjustment set to zero – Solvency Capital Requirement	<p>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.</p> <p>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.</p>
C0010/R0100	Amount with Long Term Guarantee measures and transitionals – Eligible own funds to meet Minimum Capital Requirement	<p>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.</p>

	ITEM	INSTRUCTIONS
C0030/R0100	Impact of transitional on technical provisions – Eligible own funds to meet Minimum Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p>
C0050/R0100	Impact of transitional on interest rate – Eligible own funds to meet Minimum Capital Requirement	<p>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.</p> <p>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.</p>
C0070/R0100	Impact of volatility adjustment set to zero – Eligible own funds to meet Minimum Capital Requirement	<p>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</p> <p>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.</p>
C0090/R0100	Impact of matching adjustment set to zero – Eligible own funds to meet Minimum Capital Requirement	<p>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.</p> <p>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.</p>
C0010/R0110	Amount with Long Term Guarantee 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.

	ITEM	INSTRUCTIONS
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.
C0050/R0110	Impact of transitional on interest rate – Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions without transitional on technical provisions.
C0070/R0110	Impact of volatility adjustment set to zero – Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.
C0090/R0110	Impact of matching adjustment set to zero – Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the MCR calculated 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 the annual disclosure of information for individual entities.

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

	ITEM	INSTRUCTIONS
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 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.

	ITEM	INSTRUCTIONS
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 Directive 2009/138/EC.
R0070/C0020	Surplus funds – tier 1 unrestricted	These are the surplus funds that fall under Article 91(2) of Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares – total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares – tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares – total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 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.

	ITEM	INSTRUCTIONS
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 as referred to in 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 as referred to in 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.

	ITEM	INSTRUCTIONS
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. Net deferred taxes should appear if there is an excess of deferred tax assets over the deferred tax liabilities. If the deferred tax liabilities are higher than the deferred tax assets, then the net deferred tax assets should be equal to 0.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above – Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.

	ITEM	INSTRUCTIONS
	<i>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</i>	
R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds – total	<p>This is the total amount of own funds items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <p>(a) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</p> <p>(b) 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.</p> <p>Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p>
<i>Deductions</i>		
R0230/C0010	Deduction for participations in financial and credit institutions – total	This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35
R0230/C0020	Deduction for participations in financial and credit institutions – tier 1 unrestricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 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.
R0230/C0050	Deductions for participations in financial and credit institutions – tier 3	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 3 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
<i>Total basic own funds after deductions</i>		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions – tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions – tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions – tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions – tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
<i>Ancillary own funds</i>		
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.

	ITEM	INSTRUCTIONS
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.
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.

	ITEM	INSTRUCTIONS
R0340/C0010	Letters of credit and guarantees under Article 96 point (2) of 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 point (2) of 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 point (2) of 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 point (2) of 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 point (2) of 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 point (3) of 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 point (3) of 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.

	ITEM	INSTRUCTIONS
R0370/C0010	Supplementary members calls – other than under first subparagraph of Article 96 point (3) of 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 point (3) of Directive 2009/138/EC.
R0370/C0040	Supplementary members calls – other than under first subparagraph of Article 96 point (3) of 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 point (3) of Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls – other than under first subparagraph of Article 96 point (3) of 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 point (3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds – total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds – tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds – tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds – tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
<i>Available and eligible own funds</i>		
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.

	ITEM	INSTRUCTIONS
R0500/C0020	Total available own funds to meet the SCR – tier 1 unrestricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.
R0500/C0030	Total available own funds to meet the SCR – tier 1 restricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR.
R0500/C0040	Total available own funds to meet the SCR – tier 2	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.
R0500/C0050	Total available own funds to meet the SCR – tier 3	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after adjustments, that meet the tier 1 and tier 2 criteria and that are therefore available to meet the MCR.
R0510/C0020	Total available own funds to meet the MCR – tier 1 unrestricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR – tier 1 restricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
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.

	ITEM	INSTRUCTIONS
R0540/C0040	Total eligible own funds to meet the SCR – tier 2	This is the amount of Tier 2 own fund items that are eligible to meet the SCR.
R0540/C0050	Total eligible own funds to meet the SCR – tier 3	This is the amount of Tier 3 own fund items that are eligible to meet the SCR.
R0550/C0010	Total eligible own funds to meet the MCR	This is the total amount of own fund items that are eligible to meet the MCR.
R0550/C0020	Total eligible own funds to meet the MCR – tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0030	Total eligible own funds to meet the MCR – tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR – tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.
R0580/C0010	SCR	This is the total SCR of the undertaking as a whole and shall correspond to the SCR disclosed on the relevant SCR template.
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR 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.
<i>Reconciliation Reserve</i>		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet.

	ITEM	INSTRUCTIONS
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	<p>These are the dividends, distributions and charges foreseeable by the undertaking.</p> <p>As soon as a dividend is foreseeable it is considered in full in the quarterly reporting. As soon as a dividend is foreseeable, the full amount of dividend shall be included in the quarterly reporting at one time, which means that it shall not be added incrementally from quarter to quarter.</p> <p>A dividend is foreseeable when the payment becomes likely considering the dividend payment history of the company, the business development throughout the year, the reference date of the assessment and, where appropriate, other relevant circumstances.</p> <p>The dividend shall be reported as foreseeable until it has been approved at the annual general meeting (not until it has been paid).</p>
R0730/C0060	Other basic own fund items	These are the basic own fund items included in Article 69, points (a)(i) to (v), of Delegated Regulation (EU) 2015/35, and Articles 72(a) and 76(a) of that Regulation, as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of that Regulation.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios.
R0760/C0060	Reconciliation reserve – total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as laid down 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 gross of reinsurance and taxes (i.e. without considering their impact) for the life business of the undertaking.

	ITEM	INSTRUCTIONS
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 gross of reinsurance and taxes (i.e. without considering their impact) 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 the annual disclosure of information for individual entities.

	ITEM	INSTRUCTIONS
R0010–R0050/ C0110	Gross solvency capital requirement	<p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits as laid down in Article 206 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects as laid down in Article 304 of Directive 2009/138/EC, where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p>
R0060/C0110	Gross solvency capital requirement – Diversification	<p>Amount of the diversification effects between Basic SCR of gross risk modules, including diversification within each risk module, due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount should be disclosed as a negative value.</p>
R0070/C0110	Gross solvency capital requirement – Intangible assets risk	The future discretionary benefits referred to in Article 205 of Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula.

	ITEM	INSTRUCTIONS
R0100/C0110	Gross solvency capital requirement – Basic Solvency Capital Requirement	<p>Amount of the basic solvency capital requirements, before the consideration of future discretionary benefits in accordance with Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider the diversification effects referred to in Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p>
R0030/C0090	USP – Life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — None
R0040/C0090	USP – Health underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Adjustment factor for non-proportional reinsurance — Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — None <p>If more than one specific parameter is used, report them separated by comas.</p>

	ITEM	INSTRUCTIONS
R0050/C0090	USP – Non life underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used: <ul style="list-style-type: none"> — 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/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.
<i>Calculation of Solvency Capital Requirement</i>		
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 in accordance with 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 in accordance with 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 in accordance with 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.

	ITEM	INSTRUCTIONS
R0210/C0100	Capital add-on already set	Amount of capital add-on set by the NSA at the reporting reference date. It does 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 in accordance with 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.
R0211/C0100	of which, capital add-ons already set – Article 37(1) Type a	Amount of capital add-on set by the NSA by the reporting reference date. It does 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.
R0212/C0100	of which, capital add-ons already set – Article 37(1) Type b	Amount of capital add-on set by the NSA by the reporting reference date. It does 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.
R0213/C0100	of which, capital add-ons already set – Article 37(1) Type c	Amount of capital add-on set by the NSA by the reporting reference date. It does 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.
R0214/C0100	of which, capital add-ons already set – Article 37(1) Type d	Amount of capital add-on that set by the NSA by the reporting reference date. It does 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.
R0220/C0100	Solvency capital requirement	Amount of the Solvency Capital Requirement.
<i>Other information on SCR</i>		
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.

	ITEM	INSTRUCTIONS
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.

Approach to tax rate

R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used: 1 – Yes 2 – No 3 – Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable) See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177) ⁽¹⁾
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Calculation of adjustment 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

	ITEM	INSTRUCTIONS
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 years. Amount of losses allocated to the years after 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

(¹) Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).

S.25.05 – Solvency Capital Requirement – for undertakings using an internal model (partial or full)

General comments:

This Annex contains instructions in relation to the templates included in Annex I of this Regulation. The first column of the following table identifies the items to be reported by identifying the columns and lines as shown in the template in Annex I.

This Annex relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

This template shall be reported based on availability according to the internal model architecture and risk profile when possible with reasonable effort. The data to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

The purpose of this template is to collect data on an aggregate level and show diversification benefits between separate risk modules. All values shall be reported before any tax effects unless otherwise stated.

For undertakings using a partial internal model all rows for C0010 refer to the 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 reported as a separate component it should be the amount of the loss-absorbing capacity (these amounts should be reported 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.

These amounts shall fully consider the diversification effects referred to in Article 304 of Directive 2009/138/EC, where applicable.

Where applicable, these cells shall not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.

For the undertakings, reporting at the level of the whole undertaking, under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) the nSCR at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR shall be calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level, the nSCR and LAC shall be calculated considering a direct summation at sub-module level method;
- where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level, the nSCR and LAC shall be calculated considering a direct summation at module level method.

	ITEM	INSTRUCTIONS
C0010/R0020	Total diversification	Amount of the diversification effects between risk modules. This amount shall be reported as a negative value. This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0030	Total diversified risk before tax	Diversified capital charges before tax. This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0040	Total diversified risk after tax	Diversified capital charges after tax. This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0070	Total market & credit risk	Same as S.26.08.01 C0010/R0070 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0080	Market & Credit risk – diversified	Same as S.26.08.01 C0010/R0080 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0190	Credit event risk not covered in market & credit risk	Same as S.26.08.01 C0010/R0190 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0200	Credit event risk not covered in market & credit risk – diversified	Same as S.26.08.01 C0010/R0200 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0270	Total Business risk	Same as S.26.08.01 C0010/R0270 This is part of the minimum dataset that shall be publicly disclosed.

	ITEM	INSTRUCTIONS
C0010/R0280	Total Business risk – diversified	Same as S.26.08.01 C0010/R0280 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0310	Total Net Non-life underwriting risk	Same as S.26.08.01 C0010/R0310 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0320	Total Net Non-life underwriting risk – diversified	Same as S.26.08.01 C0010/R0320 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0400	Total Life & Health underwriting risk	Same as S.26.08.01 C0010/R0400 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0410	Total Life & Health underwriting risk – diversified	Same as S.26.08.01 C0010/R0410 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0480	Total Operational risk	Same as S.26.08.01 C0010/R0480 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0490	Total Operational risk – diversified	Same as S.26.08.01 C0010/R0490 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0500	Other risk	Same as S.26.08.01 C0010/R0500 This is part of the minimum dataset that shall be publicly disclosed.
C0070/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	Amount modelled	For each component this cell represents the amount calculated in accordance with the partial internal model. This column is not relevant for full internal model.

	ITEM	INSTRUCTIONS
C0090/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	USP	<p>For those components calculated in accordance with the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</p> <p>For life underwriting risk:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — None <p>For health underwriting risk:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk — Standard deviation for NSLT health gross premium risk — Adjustment factor for non-proportional reinsurance — Standard deviation for NSLT health reserve risk — None <p>For non-life underwriting risk:</p> <ul style="list-style-type: none"> — 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 <p>In any case, if more than one specific parameter is used, report them separated by comas.</p> <p>This column is not relevant for full internal model.</p>
C0120/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	Simplifications	<p>For those components calculated in accordance with 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.</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p> <p>This column is not relevant for full internal model.</p>
R0110/C0100	Total undiversified components	Sum of all components.

	ITEM	INSTRUCTIONS
R0060/C0100	Diversification	<p>The total amount of the diversification among components reported in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount should be reported as negative value.</p>
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	<p>When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.</p> <p>Applicable only for partial internal models.</p>
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<p>Amount of the capital requirement, calculated in accordance with the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.</p>
R0200/C0100	Solvency capital requirement, excluding capital add-ons	<p>Amount of the total diversified SCR before any capital add-on.</p>
R0210/C0100	Capital add-ons already set	<p>Amount of capital add-on that had been set at the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</p>
R0211/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (a)	<p>Amount of type (a) capital add-on calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</p>
R0212/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (b)	<p>Amount of type (b) capital add-on that has been calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It does 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.</p>
R0213/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type c	<p>Amount of type (c) capital add-on calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It shall 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.</p>

	ITEM	INSTRUCTIONS
R0214/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (d)	Amount of type (d) capital add-on that has been calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It shall 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.
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add-ons
<i>Other information on SCR</i>		
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 reported as a single component. This amount shall be reported as a negative amount.
R0310/C0100	Amount/estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported 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. Applicable only for partial internal models.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring-fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.

	ITEM	INSTRUCTIONS
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 where applicable. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.
R0450/C0100	Method used to calculate the adjustment due to RFF nSCR aggregation	Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used: 1 – Full recalculation 2 – Simplification at risk sub-module level 3 – Simplification at risk module level 4 – No adjustment When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4. Applicable only for partial internal models.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.

Approach to tax rate if calculated under the standard formula

R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used: 1 – Yes 2 – No
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Calculation of adjustment for loss-absorbing capacity of deferred taxes if calculated under the standard formula

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 shall be the same as the value in the cell R0310/C0100 in S.25.05.01.
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.

	ITEM	INSTRUCTIONS
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/estimate 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/estimate 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	Maximum 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 the annual disclosure of information for individual entities.

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

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35). Amount of taxes or charges levied with premiums should be excluded from the written premiums.

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 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.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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 reinsurance – net (of reinsurance) written premiums in the last 12 months	These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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 SPVs, with a floor equal to zero.
C0030/R0060	Other motor insurance and proportional reinsurance – net (of reinsurance) written premiums in the last 12 months	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0020/R0090	General liability insurance and proportional reinsurance – net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0090	General liability insurance and proportional reinsurance – net (of reinsurance) written premiums in the last 12 months	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0020/R0120	Assistance and proportional reinsurance – net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for assistance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0120	Assistance and proportional reinsurance – net (of reinsurance) written premiums in the last 12 months	These are the premiums written for assistance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
C0020/R0150	Non-proportional casualty reinsurance – net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0150	Non-proportional casualty reinsurance – net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0040/R0200	Linear formula component for life insurance and reinsurance obligations – MCR _L Result	This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with Article 251 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
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 obligations – Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. Annuities related to non-life contracts should be disclosed here.
C0060/R0250	Total capital at risk for all life (re)insurance obligations – Net (of reinsurance/SPV) total capital at risk	These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.
C0070/R0300	Overall MCR calculation – Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.

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

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

General comments:

This section relates to the 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). Amount of taxes or charges levied with premiums should be excluded from the written premiums.

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 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(4) and (5) of Delegated Regulation (EU) 2015/35.
C0020/R0010	Linear Formula component for non-life insurance and reinsurance obligations – $MCR_{(NL,L)}$ result – life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with Article 252(9) and (10) of Delegated Regulation (EU) 2015/35.
C0030/R0020	Medical expense insurance and proportional reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0020	Medical expense insurance and proportional reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
C0030/R0030	Income protection insurance and proportional reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0030	Income protection insurance and proportional reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.
C0040/R0040	Workers' compensation insurance and proportional reinsurance– Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance – Net (of reinsurance) written premiums in the last 12 months – life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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 – Net (of reinsurance) written premiums in the last 12 months – life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

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

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

	ITEM	INSTRUCTIONS
C0050/R0100	Credit and suretyship insurance and proportional reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to 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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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 reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

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

	ITEM	INSTRUCTIONS
C0040/R0150	Non-proportional casualty reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0050/R0150	Non-proportional casualty reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0150	Non-proportional casualty reinsurance – Net (of reinsurance) written premiums in the last 12 months – life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities
C0040/R0160	Non-proportional marine, aviation and transport reinsurance – Net (of reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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.

	ITEM	INSTRUCTIONS
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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 reinsurance) written premiums in the last 12 months – non-life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0050/R0170	Non-proportional property reinsurance – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0170	Non-proportional property reinsurance – Net (of reinsurance) written premiums in the last 12 months – life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations MCR _(L,NL) Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance or reinsurance activities calculated in accordance with Article 252(4) and (5) of Delegated Regulation (EU) 2015/35.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations MCR _(L,L) Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with Article 252(9) and (10) of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0090/R0210	Obligations with profit participation – guaranteed benefits – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0210	Obligations with profit participation – guaranteed benefits – Net (of reinsurance/SPV) best estimate and TP calculated as a whole– life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0220	Obligations with profit participation – future discretionary benefits – Net (of reinsurance/SPV) best estimate and TP calculated as a whole– non-life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0220	Obligations with profit participation – future discretionary 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 future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0230	Index-linked and unit-linked insurance obligations – Net (of reinsurance/SPV) best estimate and TP calculated as a whole – non-life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

	ITEM	INSTRUCTIONS
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 of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities.
C0100/R0250	Total capital at risk for all life (re)insurance obligations – Net (of reinsurance/SPV) total capital at risk– non-life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities.
C0120/R0250	Total capital at risk for all life (re)insurance obligations – Net (of reinsurance/SPV) total capital at risk– life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.
C0130/R0300	Overall MCR calculation – Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
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 linear MCR – non-life activities	This is calculated in accordance with Article 252(3) of Delegated Regulation (EU) 2015/35.
C0150/R0500	Notional non-life and life MCR calculation – Notional linear MCR – life activities	This is calculated in accordance with Article 252(9) of Delegated Regulation (EU) 2015/35.
C0140/R0510	Notional non-life and life MCR calculation – Notional SCR excluding add-on (annual or latest calculation) – non-life activities	This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) and disclosed, excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.

	ITEM	INSTRUCTIONS
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) and disclosed, excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0140/R0520	Notional non-life and life MCR calculation – Notional MCR cap – non-life activities	This is calculated as 45 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.
C0150/R0520	Notional non-life and life MCR calculation – Notional MCR cap –life activities	This is calculated as 45 % of the notional life SCR including the life capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.
C0140/R0530	Notional non-life and life MCR calculation – Notional MCR floor – non-life activities	This is calculated as 25 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.
C0150/R0530	Notional non-life and life MCR calculation – Notional MCR floor –life activities	This is calculated as 25 % of the notional life SCR including the life capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.
C0140/R0540	Notional non-life and life MCR calculation – Notional Combined MCR – non-life activities	This is calculated in accordance with Article 252(3) of Delegated Regulation (EU) 2015/35.
C0150/R0540	Notional non-life and life MCR calculation – Notional Combined MCR –life activities	This is calculated in accordance with Article 252(8) of Delegated Regulation (EU) 2015/35.
C0140/R0550	Notional non-life and life MCR calculation – Absolute floor of the notional MCR – non-life activities	This is the amount defined in Article 129(1)d(i) of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
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 Article 252(7) of Delegated Regulation (EU) 2015/35.

ANNEX III

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

This Annex contains instructions in relation to the templates in Annex I. 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 the 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 Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

	ITEM	INSTRUCTIONS
	Assets	
C0010/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: <ul style="list-style-type: none"> (a) deductible temporary differences; (b) the carry forward of unused tax losses; 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 group for own use. It also includes property for own use under construction.
C0010/R0070	Investments (other than assets held for index-linked and unit-linked contracts)	This is the total amount of investments, excluding assets held for index-linked and unit-linked contracts.
C0010/R0080	Property (other than for own use)	Amount of the property, other than for own use. It also includes property under construction other than for own use.
C0010/R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) of Directive 2009/138/EC and 212 (2) of Directive 2009/138/EC and holdings in related undertakings as defined in Article 212(1), point (b) of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
		<p>Where parts of the assets regarding participation and related undertakings refer to unit and index linked contracts, those parts shall be disclosed in 'Assets held for index-linked and unit-linked contracts' in C0010/R0220.</p> <p>Participations and holdings related undertakings at group level will include:</p> <ul style="list-style-type: none"> — 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, paragraph 1 (e) of Delegated Regulation (EU) 2015/35 — other related undertakings as described in Article 335, paragraph 1 (f) of Delegated Regulation (EU) 2015/35 — insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used).
C0010/R0100	Equities	This is the total amount of equities, listed and unlisted.
C0010/R0110	Equities – listed	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as by Directive 2010/65/EU.</p> <p>Equities listed shall exclude holdings in related undertakings, including participations.</p>
C0010/R0120	Equities – unlisted	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as by Directive 2014/65/EU.</p> <p>Equities unlisted shall exclude holdings in related undertakings, including participations.</p>
C0010/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.
C0010/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully,

	ITEM	INSTRUCTIONS
		unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks, multilateral development banks as referred to in Article 117(2) of Regulation (EU) No 575/2013 of the European Parliament and of the Council ⁽¹⁾ , or international organisations referred to in Article 118 of that Regulation, the regional governments and local authorities listed in Article 1 of Commission Implementing Regulation (EU) 2015/2011 ⁽²⁾ , 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').
C0010/R0170	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets, including Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')
C0010/R0180	Collective Investments Undertakings	Collective investment undertaking means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council ⁽³⁾ or an alternative investment fund ('AIF') as defined in Article 4(1), point (a) of Directive 2011/61/EU of the European Parliament and of the Council ⁽⁴⁾ .
C0010/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> (a) its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) it requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) it is settled at a future date. <p>Solvency II value, only if positive, of the derivative as of the reporting date is disclosed here (in case of negative value, see C0010/R0790).</p>

	ITEM	INSTRUCTIONS
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 between R0070 and R0200.
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 specified in Annex I to Delegated Regulation (EU) 2015/35).
C0010/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools.
C0010/R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions).
C0010/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors – individuals, with collateral or not, including cash pools.
C0010/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors – others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.
C0010/R0270	Reinsurance recoverables from:	<p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).</p> <p>This cell in particular includes all expected payments from reinsurers to the undertaking (or vice versa) which correspond to payments not yet made by the undertaking to policyholders (or by policyholders to the undertaking). All expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments already made by the undertaking to the policyholders (or by policyholders to the undertaking) should be included in reinsurance receivables (or reinsurance payables).</p>
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

	ITEM	INSTRUCTIONS
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010/R0330	Life excluding health and index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked.
C0010/R0340	Life index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.
C0010/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010/R0360	Insurance and intermediaries receivables	Amounts for payment by policyholders, insurers, and other linked to insurance business, that are not included in technical provisions. It shall include receivables from reinsurance accepted.
C0010/R0370	Reinsurance receivables	This cell includes all expected payments (due and past-due) from reinsurers linked to reinsurance business to the undertaking that are not included in reinsurance recoverables. Those expected payments should not be included in the item "any other assets not elsewhere shown". This cell in particular should take into account all expected payments from reinsurers to the undertaking and which correspond to payments made by the undertaking to the policyholders. It also includes all expected payments (due and past-due) from reinsurers in relation to other than insurance events or those that have been agreed between cedant undertaking and the reinsurer and where the amount of the expected payment is certain.
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 funds called up but not yet paid in.
C0010/R0410	Cash and cash equivalents	Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.

	ITEM	INSTRUCTIONS
C0010/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not already elsewhere included within balance sheet items.
C0010/R0500	Total assets	This is the overall total amount of all assets.
	<i>Liabilities</i>	
C0010/R0510	Technical provisions – non-life	Sum of the technical provisions non-life. This amount includes 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 includes 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 portfolio) for non – life business (excluding health). This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0540	Technical provisions – non-life (excluding health) – Best estimate	This is the total amount of best estimate of technical provisions for non – life business (excluding health). Best estimate shall be disclosed gross of reinsurance. This amount includes 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 includes 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 includes 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 – 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 includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0580	Technical provisions – health (similar to non –life) – Best estimate	<p>This is the total amount of best estimate of technical provisions for health business (similar to non – life).</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0590	Technical provisions – health (similar to non – life) – Risk margin	<p>This is the total amount of risk margin of technical provisions for health business (similar to non – life).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0600	Technical provisions – life (excluding index–linked and unit–linked)	<p>Sum of the technical provisions life (excluding index–linked and unit–linked).</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0610	Technical provisions – health (similar to life)	<p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0620	Technical provisions – health (similar to life) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0630	Technical provisions – health (similar to life) – Best estimate	<p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0640	Technical provisions – health (similar to life) – Risk margin	<p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>

	ITEM	INSTRUCTIONS
C0010/R0650	Technical provisions – life (excl. health and index-linked and unit-linked)	<p>This is the total amount of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0660	Technical provisions – life (excl. health and index-linked and unit-linked) – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0670	Technical provisions – life (excl. health and index-linked and unit-linked) – Best estimate	<p>This is the total amount of best estimate of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0680	Technical provisions – life (excl. health and index-linked and unit-linked) – Risk margin	<p>This is the total amount of risk margin of technical provisions for life (excluding health and index – linked and unit – linked) business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0690	Technical provisions – index-linked and unit-linked	<p>This is the total amount of technical provisions for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0700	Technical provisions – index-linked and unit-linked – technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>

	ITEM	INSTRUCTIONS
C0010/R0710	Technical provisions – index-linked and unit-linked – Best estimate	<p>This is the total amount of best estimate of technical provisions for index – linked and unit – linked business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0720	Technical provisions – index-linked and unit-linked – Risk margin	<p>This is the total amount of risk margin of technical provisions for index – linked and unit – linked business.</p> <p>This amount includes the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>
C0010/R0740	Contingent liabilities	<p>A contingent liability is:</p> <p>(a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or</p> <p>(b) a present obligation that arises from past events even if:</p> <p>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</p> <p>(ii) the amount of the obligation cannot be measured with sufficient reliability.</p> <p>The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in Article 11 of Delegated Regulation (EU) 2015/35.</p>
C0010/R0750	Provisions other than technical provisions	<p>Liabilities of uncertain timing or amount, excluding the ones disclosed under 'Pension benefit obligations'.</p> <p>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.</p>
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 in accordance with 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.

	ITEM	INSTRUCTIONS
C0010/R0790	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <p>(a) its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) it requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) it is settled at a future date.</p> <p>Only derivative liabilities shall be disclosed on this row (i.e. Derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value Derivatives in their local Generally accepted accounting principles ('GAAP') do not need to provide a financial statements value.</p>
C0010/R0800	Debts owed to credit institutions	<p>Debts, including mortgages and loans, owed to credit institutions, excluding bonds held by credit institutions (as it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. This also includes bank overdrafts.</p>
C0010/R0810	Financial liabilities other than debts owed to credit institutions	<p>Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgages and loans due to other entities than credit institutions.</p> <p>Subordinated liabilities shall not be included here.</p>
C0010/R0820	Insurance and intermediaries payables	<p>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.</p> <p>Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group).</p> <p>Excludes loans and mortgages due to other insurance companies, if those loans and mortgages only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities).</p> <p>It shall include payables from reinsurance accepted.</p>

	ITEM	INSTRUCTIONS
C0010/R0830	Reinsurance payables	<p>Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables, including payables from the undertaking to reinsurers in relation to other than insurance events.</p> <p>Includes payables to reinsurers that relate to ceded premiums.</p> <p>This cell includes all expected payments (due and past-due) from the undertaking to reinsurers that are not included in reinsurance recoverables. These should not be included in the item "any other liabilities not elsewhere shown".</p> <p>This cell in particular shall take into account all expected payments from the undertaking to reinsurers corresponding to payments made by the policyholders to the undertaking.</p> <p>It also includes all expected payments (due and past-due) to reinsurers in relation to other than insurance events or those that have been agreed between cedent and reinsurer and where the amount of the expected payment is certain.</p>
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.
C0010/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here.
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010/R0900	Total liabilities	This is the overall total amount of all liabilities

	ITEM	INSTRUCTIONS
C0010/R1000	Excess of assets over liabilities	This is the total of the group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities

(¹) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

(²) Commission Implementing Regulation (EU) 2015/2011 of 11 November 2015 laying down implementing technical standards with regard to the lists of regional governments and local authorities, exposures to whom are to be treated as exposures to the central government in accordance with Directive 2009/138/EC of the European Parliament and of the Council (OJ L 295, 12.11.2015, p. 3).

(³) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

(⁴) Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers and amending Directives 2003/41/EC and 2009/65/EC and Regulations (EC) No 1060/2009 and (EU) No 1095/2010 (OJ L 174, 1.7.2011, p. 1).

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

General comments:

This section relates to the annual disclosure of information for groups.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using SII lines of business. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, unless otherwise stated in these instructions, except for the classification between investment contracts and insurance contracts or different reporting requirements 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.

Insurance and reinsurance undertakings shall disclose written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether a local GAAP or IFRS is used.

	ITEM	INSTRUCTIONS
	<i>Non-life insurance and reinsurance obligations</i>	
C0010 to C0120/R0110	Premiums written – Gross – Direct Business	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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
C0010 to C0120/R0120	Premiums written – Gross – Proportional reinsurance accepted	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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.

	ITEM	INSTRUCTIONS
C0130 to C0160/R0130	Premiums written – Gross – Non proportional reinsurance accepted	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0010 to C0160/R0200	Premiums written – net	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	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	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	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	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	The sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross – Direct business	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>

	ITEM	INSTRUCTIONS
C0010 to C0120/R0320	Claims incurred Gross – Proportional reinsurance accepted	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from the gross proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0130 to C0160/R0330	Claims incurred – Gross – Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used) related to insurance contracts arising from the gross non proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0160/R0340	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used).</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0160/R0400	Claims incurred – Net	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used) related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
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.

	ITEM	INSTRUCTIONS
C0200/R1200	Balance – other technical expenses/income	<p>Net technical expenses/income not covered by above mentioned expenses/income and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.</p> <p>Should not include change in other technical provisions and non-technical expenses/income such as tax, interest expenses, losses on disposals, etc.</p> <p>The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses.</p>
C0200/R1300	Total expenses	Amount of all technical expenses
	<i>Life insurance and reinsurance obligations</i>	
C0210 to C0280/R1410	Premiums written – Gross	<p>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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.</p> <p>It includes both direct and reinsurance business.</p>
C0210 to C0280/R1420	Premiums written – Reinsurers' share	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. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0210 to C0280/R1500	Premiums written – net	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	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	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	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.

	ITEM	INSTRUCTIONS
C0210 to C0280/R1610	Claims incurred – Gross – Direct business and reinsurance accepted	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used), related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1620	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used).</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1700	Claims incurred – Net	<p>Claims incurred in the reporting period as referred to 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 (in accordance with the local GAAP or IFRS used), related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
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	Balance – other technical expenses/income	<p>Net technical expenses/income not covered by above mentioned expenses/income and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.</p> <p>Should not include change in other technical provisions and non-technical expenses/income such as tax, interest expenses, losses on disposals, etc.</p> <p>The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses.</p>
C0300/R2600	Total expenses	Amount of all technical expenses.

	ITEM	INSTRUCTIONS
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year. This amount is also disclosed under claims incurred (item R1610).

S.05.02 – Premiums, claims and expenses by country

General comments:

This section relates to the 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.

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

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

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

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

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

- (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
	<i>Non-life insurance and reinsurance obligations</i>	
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	<p>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.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the written premiums</p>
C0080 to C0140/R0120	Premiums written – Gross – Proportional reinsurance accepted	<p>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.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the written premiums.</p>
C0080 to C0140/R0130	Premiums written – Gross – Non proportional reinsurance accepted	<p>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.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the written premiums.</p>
C0080 to C0140/R0140	Premiums written – Reinsurers' share	<p>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.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the written premiums.</p>

	ITEM	INSTRUCTIONS
C0080 to C0140/R0200	Premiums written – net	<p>Definition of premiums written provided in application of Directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the written premiums.</p>
C0080 to C0140/R0210	Premiums earned – Gross – Direct business	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0080 to C0140/R0220	Premiums earned – Gross – Proportional reinsurance accepted	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0080 to C0140/R0230	Premiums earned – Gross – Non proportional reinsurance accepted	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0080 to C0140/R0240	Premiums earned – reinsurers' share	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0080 to C0140/R0300	Premiums earned – Net	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>Amount of taxes or charges should be excluded from the earned premiums.</p>

	ITEM	INSTRUCTIONS
C0080 to C0140/R0310	Claims incurred Gross – Direct business	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims 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.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0320	Claims incurred Gross – Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0330	Claims incurred – Gross – Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0340	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0400	Claims incurred – Net	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0080 to C0140/R0550	Expenses incurred	<p>All technical expenses incurred by the group during the reporting period, on accrual basis.</p>

	ITEM	INSTRUCTIONS
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.
<i>Life insurance obligations</i>		
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. Amount of taxes or charges should be excluded from the written premiums.
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. Amount of taxes or charges should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the written premiums.
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. Amount of taxes or charges levied with premiums should be excluded from the earned premiums.

	ITEM	INSTRUCTIONS
C0220 to C0280/R1520	Premiums earned – reinsurers' share	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0220 to C0280/R1600	Premiums earned – Net	<p>Definition of earned premiums provided in Directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>Amount of taxes or charges levied with premiums should be excluded from the earned premiums.</p>
C0220 to C0280/R1610	Claims incurred – Gross	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p>
C0220 to C0280/R1620	Claims incurred – Reinsurers' share	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p>
C0220 to C0280/R1700	Claims incurred – Net	<p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p>
C0220 to C0280/R1900	Expenses incurred	<p>All technical expenses incurred by the group during the reporting period, on accrual basis.</p>

	ITEM	INSTRUCTIONS
C0280/R2500	Balance- other technical expenses/ income	Net technical expenses/income not covered by above mentioned expenses and not split by lines of business. Should not include non-technical expenses/income such as tax, interest expenses, losses on disposals, etc.
C0280/R2600	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.
C0220 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.22.01 – Impact of long term guarantees measures and transitional

General comments:

This section relates to the 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
<i>Technical provisions</i>		
C0010/R0010	Amount with Long Term Guarantee measures and transitionals – Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures.
C0030/R0010	Impact of transitional on technical provisions – Technical provisions	Amount of the adjustment to the 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.

	ITEM	INSTRUCTIONS
C0050/R0010	Impact of transitional on interest rate – Technical provisions	<p>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.</p> <p>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.</p>
C0070/R0010	Impact of volatility adjustment set to zero – Technical provisions	<p>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.</p> <p>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.</p>
C0090/R0010	Impact of matching adjustment set to zero – Technical Provisions	<p>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.</p> <p>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.</p>
C0010/R0020	Amount with Long Term Guarantee measures and transitionals – Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0020	Impact of transitional on technical provisions – Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and the basic own funds calculated considering technical provisions with LTG and transitional measures.</p>
C0050/R0020	Impact of transitional on interest rate – Basic own funds	<p>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.</p> <p>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.</p>

	ITEM	INSTRUCTIONS
C0070/R0020	Impact of volatility adjustment set to zero – Basic own funds	<p>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.</p> <p>It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the basic own funds considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0020	Impact of matching adjustment set to zero – Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0050	Amount with Long Term Guarantee measures and transitionals – Eligible own funds to meet Solvency Capital Requirement	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 Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR calculated considering technical provisions with LTG and transitional measures.</p>
C0050/R0050	Impact of transitional on interest rate – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions.</p>
C0070/R0050	Impact of volatility adjustment set to zero – Eligible own funds to meet Solvency Capital Requirement	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.

	ITEM	INSTRUCTIONS
		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.
C0090/R0050	Impact of matching adjustment set to zero – Eligible own funds to meet Solvency Capital Requirement	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0090	Amount with Long Term Guarantee measures and transitionals – Solvency Capital Requirement	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 – Solvency Capital Requirement	<p>Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and the SCR calculated considering technical provisions with LTG and transitional measures.</p>
C0050/R0090	Impact of transitional on interest rate – Solvency Capital Requirement	<p>Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>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.</p>
C0070/R0090	Impact of volatility adjustment set to zero – Solvency Capital Requirement	<p>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.</p> <p>It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>

	ITEM	INSTRUCTIONS
C0090/R0090	Impact of matching adjustment set to zero – Solvency Capital Requirement	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 calculated considering technical provisions without volatility adjustment and without other transitional measures.

5.23.01 – Own Funds

General comments:

This section relates to the 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 (Accounting consolidation-based method), the items applicable when method 2 (Deduction and Aggregation method or D&A method) is used, exclusively or in combination with method 1, are clearly identified in the instructions.

	ITEM	INSTRUCTIONS
R0010/C0010	Ordinary share capital (gross of own shares) – total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the group that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) – tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) – tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0020/C0010	Non-available called but not paid in ordinary share capital to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0020/C0020	Non-available called but not paid in ordinary share capital to be deducted 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 Directive 2009/138/EC that meets tier 1 unrestricted criteria and is to be deducted according to Article 330 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0020/C0040	Non-available called but not paid in ordinary share capital to be deducted 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 Directive 2009/138/EC which meets the criteria for Tier 2 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0030/C0010	Share premium account related to ordinary share capital – total	The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital – tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings – total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings – tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings – tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
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 to be deducted – total	This is the total amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0060/C0030	Non-available subordinated mutual member accounts at group level to be deducted— tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0060/C0040	Non-available subordinated mutual member accounts at group level to be deducted – tier 2	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 2 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0060/C0050	Non-available subordinated mutual member accounts at group level to be deducted— tier 3	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0070/C0010	Surplus funds – total	This is the total amount of surplus funds that fall under Article 91(2) of Directive 2009/138/EC.
R0070/C0020	Surplus funds – tier 1 unrestricted	These are the surplus funds that fall under Article 91(2) of Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items.
R0080/C0010	Non-available surplus funds to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0080/C0020	Non-available surplus funds to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0090/C0010	Preference shares – total	This is the total amount of preference shares issued that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares – tier 1 restricted	This is the amount of the preference shares issued that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares – tier 2	This is the amount of the preference shares issued that meet the criteria for Tier 2.
R0090/C0050	Preference shares – tier 3	This is the amount of the preference shares issued that meet the criteria for Tier 3.
R0100/C0010	Non-available preference shares to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0100/C0030	Non-available preference shares to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 1 restricted items and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0100/C0040	Non-available preference shares to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 2 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0100/C0050	Non-available preference shares to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0110/C0010	Share premium account related to preference shares – total	The total share premium account related to preference shares capital that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meet the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.
R0110/C0040	Share premium account related to preference shares – tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares – tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0120/C0010	Non-available share premium account related to preference shares to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0120/C0030	Non-available share premium account related to preference shares to be deducted 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 Directive 2009/138/EC which meets the criteria for Tier 1 restricted items and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0120/C0040	Non-available share premium account related to preference shares to be deducted 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 Directive 2009/138/EC that meets the criteria for Tier 2 and has to be deducted as per Article 330 of the Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0120/C0050	Non-available share premium account related to preference shares to be deducted 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 Directive 2009/138/EC that meets the criteria for Tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
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 as referred to in 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 valuations referred to in 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 to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0150/C0030	Non-available subordinated liabilities to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 1 restricted items and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0150/C0040	Non-available subordinated liabilities to be deducted at group level – tier 2	This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 2 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0150/C0050	Non-available subordinated liabilities to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
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.

	ITEM	INSTRUCTIONS
R0170/C0010	An amount equal to the value of net deferred tax assets not available to be deducted 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 Directive 2009/138/EC and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0170/C0050	An amount equal to the value of net deferred tax assets not available to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above – Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above – tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
R0190/C0010	Not-available own funds related to other items approved by supervisory authority as basic own funds not specified above to be deducted- 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 Directive 2009/138/EC and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0190/C0020	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above to be deducted- 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 Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0190/C0030	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above to be deducted – 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 Directive 2009/138/EC that meet the criteria for Tier 1 restricted items and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0190/C0040	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above to be deducted – 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 Directive 2009/138/EC that meet the criteria for Tier 2 and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0190/C0050	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above to be deducted – 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 Directive 2009/138/EC that meet the criteria for Tier 3 and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0200/C0010	Minority interests at group level – total	This is the total of minority interests in the group being disclosed upon.
R0200/C0020	Minority interests at group level – 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 – 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 – 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 – 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 to be deducted 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 and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0210/C0020	Non available minority interests to be deducted at group level – tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0210/C0030	Non available minority interests to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 1 restricted and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0210/C0040	Non available minority interests to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 2 and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0210/C0050	Non available minority interests to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 3 and have to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
	<i>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</i>	
R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds – total	<p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> (a) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or (b) 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. <p>Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p>
	<i>Deductions</i>	
R0230/C0010	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities – total	<p>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 Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440.</p>

	ITEM	INSTRUCTIONS
R0230/C0020	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities – tier 1 unrestricted	<p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, ('UCITS') management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of Directive 2009/138/EC (to be showed separately in the row R0240).</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440— tier 1 unrestricted items.</p>
R0230/C0030	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities – tier 1 restricted	<p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440— tier 1 restricted items.</p>
R0230/C0040	Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities – tier 2	<p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated financial entities carrying out financial activities including the participations that are deducted according to Article 228, paragraph 2 of Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440— tier 2.</p>
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 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 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 Directive 2009/138/EC, as part of the value disclosed in row R0230 – tier 2

	ITEM	INSTRUCTIONS
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 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 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 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 Directive 2009/138/EC, Tier 3.
R0260/C0010	Deduction for participations included via Deduction and Aggregation method when the combination of methods is used – total	This is the total deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used.
R0260/C0020	Deduction for participations included via Deduction and Aggregation method 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 via Deduction and Aggregation method 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 method when a combination of methods is used – tier 1 restricted.
R0260/C0040	Deduction for participations included via Deduction and Aggregation method 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 via Deduction and Aggregation method 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 to be deducted— total	This is the total of non- available own fund items.

	ITEM	INSTRUCTIONS
R0270/C0020	Total of non-available own fund items to be deducted – tier 1 unrestricted	This is the total amount of non- available own fund items – Tier 1 unrestricted.
R0270/C0030	Total of non-available own fund items to be deducted – tier 1 restricted	This is the non-available own fund items – tier 1 restricted items and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0270/C0040	Total of non-available own fund items to be deducted – tier 2	This is the non-available own fund items— tier 2 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0270/C0050	Total of non-available own fund items to be deducted – tier 3	This is the non-available own fund items – tier 3 and has to be deducted as per Article 330 of Delegated Regulation (EU) 2015/35.
R0280/C0010	Total deductions – total	This is the total amount of deductions not included in the reconciliation reserves.
R0280/C0020	Total deductions – tier 1 unrestricted	This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves.
R0280/C0030	Total deductions – tier 1 restricted	This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves.
R0280/C0040	Total deductions – tier 2	This is the amount of deductions from tier 2 not included in the reconciliation reserves.
R0280/C0050	Total deductions – tier 3	This is the amount of deductions from tier 3 not included in the reconciliation reserves.
	<i>Total basic own funds after deductions</i>	
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.
	<i>Ancillary own funds</i>	
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.

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

	ITEM	INSTRUCTIONS
R0350/C0040	Letters of credit and guarantees other than under Article 96 point (2) of 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 point (2) of 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 point (3) of 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 point (3) of 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 point (3) of 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 point (3) of Directive 2009/138/EC.
R0370/C0040	Supplementary members calls – other than under first subparagraph of Article 96 point (3) of 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 point (3) of Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls – other than under first subparagraph of Article 96 point (3) of 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 point (3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0380/C0010	Non available ancillary own funds to be deducted 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 Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
R0380/C0040	Non available ancillary own funds to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 2.
R0380/C0050	Non available ancillary own funds to be deducted 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 Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds – total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds – tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds – tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds – tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
	<i>Own funds of other financial sectors</i>	
	<i>The following items are applicable also in case of D&A method and combination of methods</i>	
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 the second paragraph of Article 228 of Directive 2009/138/EC.
R0410/C0020	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies – Tier 1 unrestricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction – tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to the second paragraph of Article 228 of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
R0410/C0030	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies – Tier 1 restricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction – tier 1 restricted. The inclusion of other financial sectors follow Article 329 of Delegated Regulation (EU) 2015/35, if not deducted according to the second paragraph of Article 228 of Directive 2009/138/EC.
R0410/C0040	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies – Tier 2	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction – tier 2. The inclusion of other financial sectors follow Article 329 of Delegated Regulation (EU) 2015/35, if not deducted according to the second paragraph of Article 228 of Directive 2009/138/EC.
R0420/C0010	Institutions for occupational retirement provision – total	Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to the second paragraph of Article 228 of Directive 2009/138/EC.
R0420/C0020	Institutions for occupational retirement provision –tier 1 unrestricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules
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
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
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

	ITEM	INSTRUCTIONS
R0430/C0010	Non-regulated undertakings carrying out financial activities – total	Total of own funds in non-regulated undertakings carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to the second paragraph of Article 228 of Directive 2009/138/EC.
R0430/C0020	Non-regulated undertakings carrying out financial activities – tier 1 unrestricted	Own funds in non-regulated undertakings 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 the second paragraph of Article 228 of Directive 2009/138/EC.
R0430/C0030	Non-regulated undertakings carrying out financial activities – tier 1 restricted	Own funds in non-regulated undertakings 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 the second paragraph of Article 228 of Directive 2009/138/EC.
R0430/C0040	Non-regulated undertakings carrying out financial activities – tier 2	Own funds in non-regulated undertakings 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 the second paragraph of Article 228 of Directive 2009/138/EC.
R0440/C0010	Total own funds of other financial sectors	Total of own funds in other financial sectors. The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440
R0440/C0020	Total own funds of other financial sectors – tier 1 unrestricted	Total of own funds in other financial sectors – tier 1 unrestricted. The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440
R0440/C0030	Total own funds of other financial sectors – tier 1 restricted	Total of own funds in other financial sectors – tier 1 restricted. The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440.

	ITEM	INSTRUCTIONS
R0440/C0040	Total own funds of other financial sectors – tier 2	Total of own funds in other financial sectors – tier 2. The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440.
R0440/C0050	Total own funds of other financial sectors – tier 3	Total of own funds in other financial sectors – tier 3. The value of the participation in the other financial sectors is deducted in R0230, and the own funds according to the own sectoral rule of own funds of such undertakings are reported in R0440.
<i>Own funds when using the Deduction and Aggregation method, exclusively or in combination with method 1</i>		
R0450/C0010	Own funds aggregated when using the Deduction and Aggregation method 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 method (D&A method) or a combination of methods, after the deduction non-available own funds at group level.
R0450/C0020	Own funds aggregated when using the Deduction and Aggregation method 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 method 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 Deduction and Aggregation method 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 method or a combination of methods, classified as Tier 1 restricted, after the deduction of non available own funds at group level.
R0450/C0040	Own funds aggregated when using the Deduction and Aggregation method and combination of method – Tier 2	These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A method or a combination of methods, classified as Tier 2, after the deduction of non available own funds at group level.
R0450/C0050	Own funds aggregated when using the Deduction and Aggregation method 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 method or a combination of methods, classified as Tier 3, after the deduction of non available own funds at group level.

	ITEM	INSTRUCTIONS
R0460/C0010	Own funds aggregated when using the Deduction and Aggregation method and combination of method net of IGT – Total	<p>These are the total eligible own funds after the elimination of intra-group transactions ('IGT') for the calculation of the aggregated group eligible own funds.</p> <p>The own funds figure disclosed here should be net of non available own funds and net of IGTs.</p>
R0460/C0020	Own funds aggregated when using the Deduction and Aggregation method and combination of method net of IGT – Tier 1 unrestricted	<p>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.</p> <p>The own funds figure disclosed here should be net of non available own funds and net of IGTs.</p>
R0460/C0030	Own funds aggregated when using the D&A and combination of method net of IGT – Tier 1 restricted	<p>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.</p> <p>The own funds figure disclosed here should be net of non available own funds and net of IGTs.</p>
R0460/C0040	Own funds aggregated when using the Deduction and Aggregation method and combination of method net of IGT – Tier 2	<p>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 2.</p> <p>The own funds figure disclosed here should be net of non available own funds and net of IGTs.</p>
R0460/C0050	Own funds aggregated when using the Deduction and Aggregation method and combination of method net of IGT – Tier 3	<p>These are the eligible own funds after the elimination of intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3.</p> <p>The own funds figure disclosed here should be net of non available own funds and net of IGTs.</p>
R0520/C0010	Total available own funds to meet the consolidated part of the group SCR (excluding the other financial sectors and the undertakings included via Deduction and Aggregation method) – total	This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated part of the group SCR but excluding the own funds from other financial sectors and from the undertakings included via D&A method.
R0520/C0020	Total available own funds to meet the consolidated part of the group SCR (excluding the other financial sectors and the undertakings included via Deduction and Aggregation method) – tier 1 unrestricted	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the consolidated part of the group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A method and that meet the criteria to be included in Tier 1 unrestricted items.
R0520/C0030	Total available own funds to meet the consolidated part of the group SCR (excluding the other financial sectors and the undertakings included via Deduction and Aggregation method) – tier 1 restricted	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the consolidated part of the group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A method and that meet the criteria to be included in Tier 1 restricted items.

	ITEM	INSTRUCTIONS
R0520/C0040	Total available own funds to meet the consolidated part of the group SCR (excluding the other financial sectors and the undertakings included via Deduction and Aggregation method) – 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 part of the group SCR but excluding the own funds from other financial sectors and from the undertakings included via D&A method and that meet the criteria to be included in Tier 2.
R0520/C0050	Total available own funds to meet the consolidated part of the group SCR (excluding the other financial sectors and the undertakings included via Deduction and Aggregation method) – 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 part of the group SCR but excluding the own funds from other financial sectors 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. metho
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 to be included in Tier 1 restricted items.
R0530/C0040	Total available own funds to meet the minimum consolidated group SCR (group) – tier 2	This is the own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2.
R0560/C0010	Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sectors and own funds from the undertakings included via D&A method) – total	<p>This is the total group own funds which are eligible to cover the consolidated part of group SCR (excluding own funds from other financial sector and from the undertakings included via D&A method) under the limits</p> <p>For the purpose of the eligibility of those own fund items the consolidated part of the group SCR should not include the capital requirements from other financial sectors (Article 336 (c) of Delegated Regulation (EU) 2015/35) consistently.</p>
R0560/C0020	Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and own funds from the undertakings included via D A method) – tier 1 unrestricted	This is the group own funds which are eligible under the limits set out to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D A method), that meet the criteria for Tier 1 unrestricted items.

	ITEM	INSTRUCTIONS
R0560/C0030	Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and own funds from the undertakings included via D&A method) – tier 1 restricted	This is the own funds which are eligible under the limits set out to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via D A method), that meet the criteria for Tier 1 restricted items.
R0560/C0040	Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sector and own funds from the undertakings included via D&A method) – tier 2	This is the own funds which are eligible under the limits set out to meet the consolidated part of the group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and Aggregation method), that meet the criteria for Tier 2.
R0560/C0050	Total eligible own funds to meet the consolidated part of the group SCR (excluding own funds from other financial sectors and own funds from the undertakings included via D&A method) – tier 3	This is the own funds which are eligible under the limits set out to meet the consolidated part pf the group SCR (excluding own funds from other financial sector and from the undertakings included via D&A method), 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 own funds of the group, that are available to meet the minimum consolidated group SCR, excluding own funds from other financial sectors and own funds from the undertakings included via D&A method.
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, excluding own funds from other financial sectors and own funds from the undertakings included via D&A method, 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, excluding own funds from other financial sectors and own funds from the undertakings included via D&A method, 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, excluding own funds from other financial sectors and own funds from the undertakings included via D&A method, 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 funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A).

	ITEM	INSTRUCTIONS
R0660/C0010	Total eligible own funds to meet the Total 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 method, to meet the total group SCR.
R0660/C0020	Total eligible own funds to meet the Total 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 method, 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 Total 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 Total 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 method 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 Total group SCR (including own funds from other financial sector and from undertakings included via D&A) – tier 3	This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3
R0680/C0010	Total Group SCR	The total group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336 (a), (b), (c) and (d) and (e) of Delegated Regulation (EU) 2015/35 and the SCR for entities included via D&A method.
R0690/C0010	Ratio of Total Eligible own funds to the Total 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 Total group SCR divided by the Total group SCR, including other financial sectors and D&A undertakings
<i>Reconciliation Reserve</i>		
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 Article 69, points (a)(i) to (v), of Delegated Regulation (EU) 2015/35, and Articles 72(a) and 76(a) of that Regulation, as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of that Regulation.

	ITEM	INSTRUCTIONS
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios at group level.
R0750/C0060	Other non available own funds	These are other non available own funds of related undertakings according to Article 335(1)(d) and (f) of Delegated Regulation (EU) 2015/35.
R0760/C0060	Reconciliation reserve – total	This is the reconciliation reserve of the group, before deductions for participations.
R0770/C0060	Expected profits included in future premiums (EPIFP) – Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the group.
R0780/C0060	Expected profits included in future premiums (EPIFP) – Non- life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non-life business of the group.
R0790/ C00160	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums ('EPIFP').

S.25.01 – Solvency Capital Requirement – for groups on Standard Formula

General comments:

This section relates to the 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	<p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits laid down in Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects laid down in Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the ring fenced finds ('RFF')/matching adjustment portfolios ('MAP') at entity level.</p>

	ITEM	INSTRUCTIONS
R0060/C0110	Gross solvency capital requirement – Diversification	Amount of the diversification effects between Basic SCR of gross risk modules, including diversification within each risk module, 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 referred to in Article 205 of Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula.
R0100/C0110	Gross solvency capital requirement – Basic Solvency Capital Requirement	<p>Amount of the basic solvency capital requirements, before the consideration of future discretionary benefits in accordance with Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider the diversification effects referred to in Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p>
R0030/C0090	USP – Life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — None
R0040/C0090	USP – Health underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used:</p> <ul style="list-style-type: none"> — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Adjustment factor for non-proportional reinsurance — Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — None <p>If more than one specific parameter is used, report them separated by comas.</p>

	ITEM	INSTRUCTIONS
R0050/C0090	USP – Non life underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used: <ul style="list-style-type: none"> — 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/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.
<i>Calculation of Solvency Capital Requirement</i>		
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 in accordance with 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 in accordance with 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 in accordance with 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 calculated on the basis of Article 336(a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	Amount of the SCR, before any capital add-on, calculated in accordance with Article 336 (a), i.e. on the basis of consolidated data as referred to in Article 335(1) points (a), (b) and (c) of Delegated Regulation (EU) 2015/35 including data of controlled collective investment undertakings and investments packaged as funds.

	ITEM	INSTRUCTIONS
R0210/C0100	Capital add-ons already set	<p>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.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory in accordance with 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.</p>
R0211/C0100	Of which, capital add-ons already set – Article 37(1) Type a	Amount of capital add-on that had been set at the reporting reference date. It does 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.
R0212/C0100	Of which, capital add-ons already set – Article 37(1) Type b	Amount of capital add-on that had been set at the reporting reference date. It does 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.
R0213/C0100	Of which, capital add-ons already set – Article 37(1) Type c	Amount of capital add-on that had been set at the reporting reference date. It does 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.
R0214/C0100	Of which, capital add-ons already set – Article 37(1) Type d	Amount of capital add-on that had been set at the reporting reference date. It does 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.
R0220/C0100	Consolidated Group SCR	<p>Overall capital requirement including capital add-ons</p> <p>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 SCR, including capital requirements of undertakings from other financial sectors, capital requirement for non-controlled participation capital requirement for residual undertakings and capital requirement for collective investment undertakings on investment packaged as funds.</p>
	<i>Other information on SCR</i>	
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.

	ITEM	INSTRUCTIONS
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.
<i>Information on other entities</i>		
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. 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.

	ITEM	INSTRUCTIONS
R0530/C0100	Capital requirement for other financial sectors (Non-insurance capital requirements) – Capital requirement for non-regulated undertakings carrying out financial activities	Amount of capital requirement for non-regulated undertakings 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 undertakings carrying out financial activities.
R0540/C0100	Capital requirement for non-controlled participation	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies or mixed financial holding companies which are not subsidiaries, in accordance with Article 336(1)(b) of Delegated Regulation (EU) 2015/35. 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.
R0555/C0100	Capital requirement for collective investment undertakings or investments packaged as funds	Amount determined in accordance with Article 336(1)(e) of Delegated Regulation (EU) 2015/35.
Overall SCR		
R0560/C0100	SCR for undertakings included via D&A method	Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used.
R0570/C0100	Total group solvency capital requirement	Overall SCR for all undertakings regardless of the method used. The total group solvency capital requirement is expected to be equal to the sum of R0220 and R0560. In case the minimum consolidated group SCR (R0470) is higher than the consolidated group SCR (R0220), then the total group solvency capital requirement is expected to be equal to the sum of R0470 and R0560.

S.25.05 – Solvency Capital Requirement – for groups using an internal model (partial or full)

General comments:

This section relates to the annual disclosure of information for groups.

This Annex contains instructions in relation to the templates included in Annex I of this Regulation. The first column of the following table identifies the items to be reported by identifying the columns and lines as shown in the template in Annex I.

This Annex relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

This template shall be reported based on availability according to the internal model architecture and risk profile when possible with reasonable effort. The data to be reported shall be agreed between national supervisory authorities and groups.

The purpose of this template is to collect data on an aggregate level and show diversification benefits between separate risk modules. All values shall be reported before any tax effects unless otherwise stated.

For groups using a partial internal model all rows for C0010 refer to the 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 reported as a separate component it should be the amount of the loss-absorbing capacity (these amounts should be reported 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.

These amounts shall fully consider the diversification effects referred to in Article 304 of Directive 2009/138/EC, where applicable.

Where applicable, these cells shall not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.

For the groups, reporting at the level of the whole group, under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) the nSCR at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- where the group applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR shall be calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- where the group applies the simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level, the nSCR and LAC shall be calculated considering a direct summation at sub-module level method;
- where the group applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level, the nSCR and LAC shall be calculated considering a direct summation at module level method.

For group reporting the following specific requirements shall be met:

- (a) the information until R0470 (S.25.05.22.02) 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 Directive 2009/138/EC;
- (b) when combination method is being used, the information until R0470 (S.25.05.22.02) shall be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
C0010/R0020	Total diversification	Amount of the diversification effects between risk modules. This amount shall be reported as a negative value. This is part of the minimum dataset that shall be publicly disclosed.

	ITEM	INSTRUCTIONS
C0010/R0030	Total diversified risk before tax	Diversified capital charges before tax. This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0040	Total diversified risk after tax	Diversified capital charges after tax. This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0070	Total market & credit risk	Same as S.26.08.01 C0010/R0070 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0080	Market & Credit risk – diversified	Same as S.26.08.01 C0010/R0080 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0190	Credit event risk not covered in market & credit risk	Same as S.26.08.01 C0010/R0190 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0200	Credit event risk not covered in market & credit risk – diversified	Same as S.26.08.01 C0010/R0200 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0270	Total Business risk	Same as S.26.08.01 C0010/R0270 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0280	Total Business risk – diversified	Same as S.26.08.01 C0010/R0280 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0310	Total Net Non-life underwriting risk	Same as S.26.08.04 C0010/R0310 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0320	Total Net Non-life underwriting risk – diversified	Same as S.26.08.04 C0010/R0320 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0400	Total Life & Health underwriting risk	Same as S.26.08.01 C0010/R0400 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0410	Total Life & Health underwriting risk – diversified	Same as S.26.08.01 C0010/R0410 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0480	Total Operational risk	Same as S.26.08.01 C0010/R0480 This is part of the minimum dataset that shall be publicly disclosed.

	ITEM	INSTRUCTIONS
C0010/R0490	Total Operational risk – diversified	Same as S.26.08.01 C0010/R0490 This is part of the minimum dataset that shall be publicly disclosed.
C0010/R0500	Other risk	Same as S.26.08.01 C0010/R0500 This is part of the minimum dataset that shall be publicly disclosed.
C0070/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	Amount modelled	For each component this cell represents the amount calculated in accordance with to the partial internal model. This column is not relevant for full internal model.
C0090/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	USP	For those components calculated in accordance with 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 gross premium risk — Adjustment factor for non-proportional reinsurance — Standard deviation for NSLT health reserve risk — None For non-life underwriting risk: — Standard deviation for non-life premium risk — Standard deviation for non-life gross premium risk — Adjustment factor for non-proportional reinsurance — Standard deviation for non-life reserve risk — None In any case, if more than one specific parameter is used, report them separated by comas. This column is not relevant for full internal model.

	ITEM	INSTRUCTIONS
C0120/R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530	Simplifications	<p>For those components calculated in accordance with 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</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p> <p>This column is not relevant for full internal model.</p>
R0110/C0100	Total undiversified components	Sum of all components.
R0060/C0100	Diversification	<p>The total amount of the diversification among components disclosed in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.</p> <p>This amount shall be disclosed as negative value.</p>
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	Where applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated in accordance with 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 calculated on the basis of Article 336(a) of Delegated Regulation (EU) 2015/35, excluding capital add-on	Amount of the SCR, before any capital add-on, calculated in accordance with Article 336(a) of Delegated Regulation (EU) 2015/35, i.e. on the basis of consolidated data as referred to in points (a), (b) and (c) of Article 335(1) of Delegated Regulation (EU) 2015/35 including data of controlled collective investment undertakings and investments packaged as funds.
R0210/C0100	Capital add-ons already set	Amount of capital add-on that had been set at the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.
R0211/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (a)	Amount of type (a) capital add-on calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.

	ITEM	INSTRUCTIONS
R0212/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (b)	Amount of type (b) capital add-on that has been calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It does 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.
R0213/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type c	Amount of type (c) capital add-on calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It shall 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.
R0214/C0100	of which, capital add-ons already set – Article 37(1) of Directive 2009/138/EC – Type (d)	Amount of type (d) capital add-on that has been calculated in accordance with Article 37(1) of Directive 2009/138/EC and that had been set at the reporting reference date. It shall 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.
R0220/C0100	Consolidated Group SCR	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, capital requirement for residual undertakings and capital requirement for collective investment undertakings or investments packaged as funds.

Other information on SCR

R0300/C0100	Amount/estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0310/C0100	Amount/estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when the group has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring-fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when the group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).

	ITEM	INSTRUCTIONS
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.
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. 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-regulated undertakings carrying out financial activities	Amount of capital requirement for non-regulated undertakings 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 undetakings carrying out financial activities.

	ITEM	INSTRUCTIONS
R0540/C0100	Capital requirement for non-controlled participation	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.
R0555/C0100	Capital requirement for collective investment undertakings or investments packaged as funds	Amount determined in accordance with Article 336(1)(e) of Delegated Regulation (EU) 2015/35.
R0560/C0100	SCR for undertakings included via D&A method	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.
R0570/C0100	Total group solvency capital requirement	Overall SCR for all undertakings regardless of the method used. The total group solvency capital requirement is expected to be equal to the sum of R0220 and R0560. In case the minimum consolidated group SCR (R0470) is higher than the Consolidated group SCR (R0220), then the total group solvency capital requirement is expected to be equal to the sum of R0470 and R0560.

S.32.01 – Undertakings in the scope of the group

General comments:

This section relates to the 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 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, subject to full group supervision according to Article 213(2)(a)(b)(c) of Directive 2009/138/EC, including the participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies at the top of the group.

- Cells C0010 to C0080 are related to the identification of the undertaking;
- Cells C0180 to C0230 are related to criteria of influence;
- Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;
- Cell C0260 is related to group solvency calculation.

	ITEM	INSTRUCTIONS
C0010	Country	Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located
C0020	Identification code of the undertaking	<p>Identification code by this order of priority, if existent:</p> <ul style="list-style-type: none"> — Legal Entity Identifier (LEI), mandatory if existent; — Specific code in the absence of LEI code <p>Specific code:</p> <ul style="list-style-type: none"> — 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 and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits
C0030	Type of code of the ID of the undertaking	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> 1 – LEI 2 – Specific code
C0040	Legal name of the undertaking	Legal name of the undertaking
C0050	Type of undertaking	<p>Identify the type of undertaking giving information on the type of activity of the undertaking. The type of undertakings is linked to how the undertakings are brought into the group solvency calculation, as reported in C0260 of this template. This is applicable to both EEA and third-country undertakings. The following closed list of options shall be used:</p> <ul style="list-style-type: none"> 1 – Life insurance undertaking 2 – Non life insurance undertaking 3 – Reinsurance undertaking 4 – Composite undertaking

	ITEM	INSTRUCTIONS
		<p>5 – Insurance holding company as defined in Article 212(1)(f) of Directive 2009/138/EC</p> <p>6 – Mixed-activity insurance holding company as defined in Article 212(1)(g) of Directive 2009/138/EC</p> <p>7 –Mixed financial holding company as defined in Article 212(1)(h) of Directive 2009/138/EC</p> <p>8 – Credit institution, investment firm and financial institution</p> <p>9 – Institution for occupational retirement provision</p> <p>10 – Ancillary services undertaking as defined in Article 1(53) of Delegated Regulation (EU) 2015/35</p> <p>11 – Non-regulated undertaking carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35</p> <p>12 – Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</p> <p>13 – Special purpose vehicle other than special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</p> <p>14 – UCITS management company as defined in Article 1(54) of Delegated Regulation (EU) 2015/35</p> <p>15 – Alternative investment funds managers as defined in Article 1(55) of Delegated Regulation (EU) 2015/35</p> <p>99 – Other</p>
C0060	Legal form	<p>Identify the form of the undertaking.</p> <p>For categories 1 to 4 in cell ‘Type of undertaking’, the legal form shall be consistent with Annex III of Directive 2009/138/EC.</p>
C0070	Category (mutual/non mutual)	<p>Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not.</p> <p>The following closed list shall be used:</p> <p>1 – Mutual</p> <p>2 – Non-mutual</p>
C0080	Supervisory Authority	<p>Name of the Supervisory Authority responsible for the supervision of the individual undertaking.</p> <p>Please use the full name of the authority.</p>
	<i>Criteria of influence</i>	
C0180	% capital share	<p>Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the related undertaking (as referred to in Article 221 of Directive 2009/138/EC).</p> <p>This cell is not applicable for the ultimate parent undertaking.</p>

	ITEM	INSTRUCTIONS
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 criteria mentioned above; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212(2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor. This cell is not applicable for the ultimate parent undertaking. The following closed list shall be used: 1 – Dominant 2 – Significant
C0230	Proportional share used for the group solvency calculation	Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking.
<i>Inclusion in the scope of Group supervision</i>		
C0240	Inclusion in the scope of group supervision – Yes/No	Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214(2) is the reason. The following closed list shall be used: 1 – Included in the scope 2 – Not included in the scope (Article 214(2)(a)) 3 – Not included in the scope (Article 214(2)(b)) 4 – Not included in the scope (Article 214(2)(c))

	ITEM	INSTRUCTIONS
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.
<i>Group solvency calculation</i>		
C0260	Method used and under method 1, treatment of the undertaking	<p>The item gathers information on the method used for group solvency calculation and the treatment of each undertaking.</p> <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> 1 – Method 1: Full consolidation 2 – Method 1: Proportional consolidation 3 – Method 1: Adjusted equity method 4 – Method 1: Sectoral rules 5 – Method 2: Solvency II 6 – Method 2: 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