

National specific template Log NS.07 – business model analysis non-life

General Comments

This Annex contains additional instructions and comments in relation to the national specific template NS.07.

This template is to be completed by insurance and reinsurance firms that:

- a) have permission to effect new contracts of non-life insurance and reinsurance business;
- b) are or have been party to a contract of non-life insurance or reinsurance for which cover began during the reporting period, or party to a contract of non-life insurance or reinsurance for which cover began prior to the reporting period and ends after the reporting period; and
- c) are not required to submit template NS.08: Business Model Analysis – Financial Guarantee Insurers.

(* The reporting period being the 12 months to the reporting reference date reported in Solvency II Reporting template S.01.02.01, Solvency II Reporting templates' being those set out in Commission Implementing Regulation (EU) 2015/2450)

The purpose of the template NS.07 is for general (re)insurance firms to report to the PRA:

- a) information relating to income, expenditure, balance sheet items, own funds and solvency capital requirement for the reporting period; and
- b) forward looking Forecast income, expenditure and balance sheet information so that the PRA is aware of a firm's expected: income, costs, balance sheet position and amount of own funds -firm's expectation of its sources of revenue over the financial year ended and for the coming three financial years is transparent.

The template Firms should complete this template is to be completed for:

- The 'reporting period' (ie the financial year ended on the reference date, (the date identifying the last day of the reporting period) –'reporting period'.
- 'Plan year 1' (ie the first financial year following the 'reporting period') –'Plan year 1'.
- 'Plan year 2' (ie the second financial year following the 'reporting period') –'Plan year 2'.
- 'Plan year 3' (ie the third financial year following the 'reporting period') –'Plan year 3'.

For example:

	Reporting reference date reported in Solvency II Reporting template S.01.02.01 :	
	31 December 2016	30 June 2016
'reporting period'	Financial year ending 31/12/2016	Financial year ending 30/06/2016
'Plan year 1'	Financial year ending 31/12/2017	Financial year ending 30/06/2017
'Plan year 2'	Financial year ending 31/12/2018	Financial year ending 30/06/2018
'Plan year 3'	Financial year ending 31/12/2019	Financial year ending 30/06/2019

The information reported on this template is to be as at the reference date. This means that the information reported for 'Plan year 1', 'Plan year 2', and 'Plan year 3' should be consistent with the firm's most recent business plan approved by its Board at the reference date.

The income and expenditure items shall be reported on the same accounting basis as that used for the Solvency II Reporting template S.05.01.01.

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The balance sheet and own funds items and solvency capital requirement items shall be reported on a Solvency II basis.

Rows and columns in the template

In this template firms are to report specified financial measures (e.g. premiums, claims, expenses) along the rows of the template. In by line of business down the columns of the template's columns firms submit the specified financial measures by:

- (with some lines of business for the 'reporting period' in columns split C0010 to C0540;
- by distribution channel) for the 'reporting period' in columns C0610 to C0830;-
- line of business for 'Plan year 1' in columns C1010 to C1540;
- distribution channel for 'Plan year 1' in columns C1610 to C1830;
- line of business for 'Plan year 2' in columns C2010 to C2540;
- distribution channel for 'Plan year 2' in columns C2610 to C2830;
- line of business for 'Plan year 3' in columns C3010 to C3540;
- distribution channel for 'Plan year 3' in columns C3610 to C3830;

Some items in this template are derived from other items on the template (e.g. earned premium is derived from written premium, unearned premium b/f and unearned premium c/f). Where an item is derived from others, reporting of the components may not always be required. For instance for some lines of business or for some business years it is required to report earned premium but not required to report unearned premium b/f or unearned premium c/f (two of the components of earned premium). Similar also applies to claims incurred.

Some row items need only be reported for specified columns (i.e. specified lines of business), and some need only be reported for specified "business years". Therefore for some row items in the template the instruction in this template will say "item only need only be reported for columns ... and for business years ...".

Lines of business information to be reported in each columns

The lines of business (LoB) to be reported on this template NS.07 are:

- a) Total for the firm All LoBs combined (ie includes all non-life LoBs and annuities stemming from non-life accepted insurance and reinsurance contracts). Unless otherwise stated in the instructions amounts included in the 'all LoBs' columns includes amounts from annuities from non-life obligations. (Reported in columns C0010, C1010, C2010, C3010.)
- b) Total for all non-life LoBs (ie excludes annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in columns C0015, C1015, C2015, C3015.)
- c) Lines of business 1 and 13 in the Delegated Regulation Annex 1 (ie 'Medical expense insurance' and 'Medical expense accepted proportional reinsurance') in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0110, C1110, C2110, C3110.)
- d) Lines of business 2 and 14 in the Delegated Regulation Annex 1 (ie 'income protection insurance' and 'income protection accepted proportional reinsurance') in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0120, C1120, C2120, C3120. A split of this LoB by distribution channel is reported in columns C0121 for Direct, C0122 for broker / intermediary, C0123 for price comparison website, C0124 for other.)

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- e) Lines of business 3 and 15 in the Delegated Regulation Annex 1 (ie 'workers compensation insurance' and 'workers compensation accepted reinsurance') in the Delegated Regulation Annex 1 'Lines of Business'. (Reported in columns C0130, C1130, C2130, C3130.)
- f) Lines of business 4 and 165 in the Delegated Regulation Annex 1 (ie 'motor vehicle liability insurance', and 'other motor insurance', 'motor vehicle liability accepted proportional reinsurance'), in the Delegated Regulation Annex 1: "Lines of Business", combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
- nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.
- (Reported in columns C0140, C1140, C2140, C3140. A split of this LoB by distribution channel is reported in columns C0141 for Direct, C0142 for broker / intermediary, C0143 for price comparison website, C0144 for other.)
- g) Lines of business 4 and 16 in the Delegated Regulation Annex 1 (ie 'motor vehicle liability insurance', and 'motor vehicle liability accepted proportional reinsurance', combined that is not attributable to personal lines motor business. (Reported in columns C0141, C1141, C2141, C3141.)
- h) Lines of business 5 and 17 in the Delegated Regulation Annex 1: 'Lines of Business' (ie 'other motor insurance' and 'other motor accepted proportional reinsurance') combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
- nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.
- (Reported in columns C0150, C1150, C2150, C3150.)
- i) Lines of business 45 and 17 in the Delegated Regulation Annex 1: 'Lines of Business' (ie 'motor vehicle liability insurance', and 'other motor insurance' and 'other motor accepted proportional reinsurance') in the Delegated Regulation Annex 1: 'Lines of Business', combined that is not attributable to personal lines motor business as defined above. (Reported in columns C0151, C1151, C2151, C3151).
- j) Lines of business 6 and 18 in the Delegated Regulation Annex 1 (ie 'Marine, Aviation and transport insurance' and 'Marine, Aviation and transport accepted proportional reinsurance') in the Delegated Regulation Annex 1: 'Lines of Business'. (Reported in columns C0160, C1160, C2160, C3160.)
- k) Lines of business 7 and 19 in the Delegated Regulation Annex 1 (ie 'Fire and other damage to property insurance' and 'Fire and other damage to property accepted proportional reinsurance') in the Delegated Regulation Annex 1: 'Lines of Business' attributable to personal lines property business. Where personal lines property business is defined as: *Contracts of insurance (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic*

properties, contents of domestic properties, or contents of domestic properties and personal items.

(Reported in columns C0170, C1170, C2170, C3170. ~~A split by distribution channel is reported in columns C0171 for Direct, C0172 for broker / intermediary, C0173 for price comparison website, C0174 for other.~~)

- l) Lines of business 7 and 19 in the Delegated Regulation Annex 1 (ie 'Fire and other damage to property insurance' and 'Fire and other damage to property accepted proportional reinsurance') ~~in the Delegated Regulation Annex 1: 'Lines of Business'~~ that is not attributable to personal lines property business as defined above. (Reported in columns C0180, C1180, C2180, C3180.)
- m) Employers' liability. Defined as: *Contracts of insurance and accepted proportional reinsurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business. (Includes these risks covered under "Mixed commercial package" policies.)* (Reported in columns C0190, C1190, C2190, C3190.)
- n) Public and Products Liability. Defined as: *Contracts of insurance and accepted proportional reinsurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured's business. (Includes these risks covered under "Mixed Commercial Package" policies.)* (Reported in columns C0200, C1200, C2200, C3200.)
- o) Professional Indemnity liability. Defined as: *Contracts of insurance and accepted proportional reinsurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured's professional activities. (Including directors' and officers' liability and errors and omissions liability.)* (Reported in columns C0210, C1210, C2210, C3210.)
- p) Lines of business 8 and 20 in the Delegated Regulation Annex 1 (ie 'general liability insurance' and 'general liability accepted proportional reinsurance') ~~in the Delegated Regulation Annex 1: "Lines of Business"~~ not included under Employers' liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in columns C0220, C1220, C2220, C3220.)
- q) ~~Each~~ Lines of business 9 and 21 to 12 in the Delegated Regulation Annex 1 (ie 'Credit and suretyship insurance' and 'Credit and suretyship accepted reinsurance'), 'legal expense insurance', 'assistance', 'miscellaneous financial loss' in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0230, C1230, C2230, C3230, C4230, C0240, C0250, C0260 respectively.)
- r) Lines of business 10 and 22 in the Delegated Regulation Annex 1 (ie, 'legal expense insurance' and 'legal expense accepted proportional reinsurance'). (Reported in columns C0240, C1240, C2240, C3240.)
- s) Lines of business 11 and 23 in the Delegated Regulation Annex 1 (ie, 'assistance' and 'assistance accepted proportional reinsurance'). (Reported in columns C0250, C1250, C2250, C3250.)
- t) Lines of business 12 and 24 in the Delegated Regulation Annex 1 (ie, 'miscellaneous financial loss' and 'miscellaneous financial loss accepted proportional reinsurance'). (Reported in columns C0260, C1260, C2260, C3260.)
- u) ~~Each~~ Line of business 25 to 28 in the Delegated Regulation Annex 1 (ie 'non-proportional health reinsurance'), in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0310, C1310, C2310, C3310, C0320, C0330, C0340 respectively)
- v) Line of business 26 in the Delegated Regulation Annex 1 (ie 'non-proportional casualty reinsurance'). (Reported in columns C0320, C1320, C2320, C3320.)

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- w) Line of business 27 in the Delegated Regulation Annex 1 (ie 'non-proportional marine, aviation and transport reinsurance'). (Reported in columns C0330, C1330, C2330, C3330, C4330)
- x) Line of business 28 in the Delegated Regulation Annex 1 (ie 'non-proportional property reinsurance'). (Reported in columns C0340, C1340, C2340, C3340.)
- y) ~~Each line of business 13 to 20 in the Delegated Regulation Annex 1: "Lines of Business" (proportional reinsurance obligations relating to each of LoBs 1 to 8 respectively). (Reported in columns C0410, C0420, C0430, C0440, C0450, C0460, C0470 respectively)~~
- z) ~~Lines of business 21 to 24 in the Delegated Regulation Annex 1: "Lines of Business" combined (proportional reinsurance obligations relating to LoBs 9 to 12 combined). (Reported in column C0480.)~~
- aa) Line of business 33 in the Delegated Regulation Annex 1 (ie 'Annuities stemming from non-life insurance contracts and relating to health insurance obligations'), ~~in the Delegated Regulation Annex 1: "Lines of Business"~~ (Reported in columns C0510, C1510, C2510, C3510.)
- bb) Line of business 34 in the Delegated Regulation Annex 1 (ie 'Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations') ~~in the Delegated Regulation Annex 1: "Lines of Business"~~ (Reported in columns C0520, C1520, C2520, C3520.)
- cc) The part of line of business 35 in the Delegated Regulation Annex 1 (ie 'Health reinsurance') ~~in the Delegated Regulation Annex 1: "Lines of Business"~~ relating to obligations included in LoB 33. (Reported in columns C0530, C1530, C2530, C3530.)
- dd) The part of line of business 36 in the Delegated Regulation Annex 1 (ie 'Life reinsurance') ~~in the Delegated Regulation Annex 1: "Lines of Business"~~ relating to obligations included in LoB 34. (Reported in columns C0540, C1540, C2540, C3540.)

The amounts reported under columns C0510 to C0540, C1510 to C1540, C2510 to C2540, and C3510 to C3540 should relate only to claims arising from non-life obligations that are have formally settled as annuities and thus included in the Solvency II reporting template S.12.01.01S.05.01.04 under columns for 'annuities stemming from non-life insurance or reinsurance contracts ...', or (in the case of annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations) under columns for 'health reinsurance'.

Split of Line of Business by Distribution Channel information to be reported in columns

Distribution channel data is to be reported separately for personal lines insurance and accepted proportional reinsurance business (hereafter referred to as personal lines business), and for commercial lines insurance and accepted proportional reinsurance business (hereafter referred to as commercial lines business). Where:

- Personal lines business is classes (c), (d), (f), (h), (k), (r), (s), (t) referred to above.
- Commercial lines business is classes (e), (g), (i), (j), (l), (m), (n), (o), (p), (q) referred to above.

Personal lines and commercial lines business is to be split according to whether or not the underwriting has been outsourced, and then split by distribution channel as follows:As discussed under 'Lines of Business' section paragraphs (d), (f) and (i) above, the following of lines of business:

- ~~(d) income protection,~~
- ~~(f) personal lines motor,~~
- ~~(i) personal lines property,~~

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Distribution	channel	split	Column	
Personal lines	Personal - Motor	Underwriting outsourced or delegated	C0610, C1610, C2610, C3610	
		Underwriting not outsourced or delegated	Direct / open market / PCW	C0620, C1620, C2620, C3620
			Broker / Intermediary	C0630, C1630, C2630, C3630
			Partnerships, affiliates, schemes, etc	C0640, C1640, C2640, C3640
			Other	C0650, C1650, C2650, C3650
	Personal - Household	Underwriting outsourced or delegated	C0660, C1660, C2660, C3660	
		Underwriting not outsourced	Direct / open market / PCW	C0670, C1670, C2670, C3670
			Broker / Intermediary	C0680, C1680, C2680, C3680
			Partnerships, affiliates, schemes, etc	C0690, C1690, C2690, C3690
			Other	C0700, C1700, C2700, C3700
	Personal - Other	Underwriting outsourced or delegated	C0710, C1710, C2710, C3710	
		Underwriting not outsourced or delegated	Direct / open market / PCW	C0720, C1720, C2720, C3720
			Broker / Intermediary	C0730, C1730, C2730, C3730
			Partnerships, affiliates, schemes, etc	C0740, C1740, C2740, C3740
			Other	C0750, C1750, C2750, C3750
Commercial lines	Underwriting outsourced or delegated	External agents excluding brokers	C0760, C1760, C2760, C3760	
		Service companies within own group	C0770, C1770, C2770, C3770	
		Broker facilities	C0780, C1780, C2780, C3780	
		Other	C0790, C1790, C2790, C3790	
	Underwriting not outsourced or delegated	Direct / open market	C0800, C1800, C2800, C3800	
		Broker / Intermediary	C0810, C1810, C2810, C3810	
		Lineslips, schemes, etc	C0820, C1820, C2820, C3820	
		Other	C0830, C1830, C2830, C3830	

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~~are to be reported~~ In the above split by distribution channel as follows:

- Underwriting outsourced or delegated is where underwriting is outsourced or delegated to (say): a managing general agent, to a cover holder, under a binding authority, under delegated authority, etc
- Direct / open market / price comparison website (PCW) distribution. Defined as: policies purchased from the firm via (for example) its own website, own call centre, own agency network, in-person or post, or via an aggregator website which have not been placed via an intermediary.
- Broker / Intermediary ~~are~~. Defined as: policies purchased via brokers or intermediary who typically receive a commission from the insurer for providing this service, panels and partnership agreements (e.g. bancassurers and affinity partnerships). It also includes policies which have been sourced by a broker or an intermediary via a price comparison website.
- Partnerships, affiliates, schemes, etc are: policies purchased via corporate affiliates partnerships that are not registered as brokers or intermediaries.
- Lineslips, schemes are arrangements where: a number of risks that meeting some similar risk criteria are bound on the same slip; and where premium rates, terms and conditions have been pre-set by the insurer.
- Price Comparison website (PCW). Defined as: Policies purchased via an aggregator website which have not been placed via an intermediary.
- Other. Defined as all additional policies purchased that are not covered by the above direct distribution channels, broker / intermediary or price comparison website.

~~Business obtained via corporate partnerships should normally be allocated to the underlying distribution channel and not included in this 'Other' distribution category.~~

Relationship Reconciliations with Solvency II Reporting template S.05.01.01

~~For some items in this template the instructions required amounts reported correspond to what is reported within or reconcile with S.05.01.01. Accordingly s~~ Some items on this template correspond are of a similar nature to the information required on S.05.01.01.

The instructions for 'Other expenditure' reported in row R1140 require that this item is to include change in provision for unexpired risks. The reason for this being that unlike S05.01.01 this template does not have a row for 'Changes in other technical provisions'. (In S.05.01.01 change in provision for unexpired risks would be included in 'Changes in other technical provisions'. This is to be consistent with 'The Large and Medium-sized Companies and Groups (Accounts and Reports) Regulations 2008 – statutory instrument 2008 No. 410, at Schedule 3 – Insurance Companies : companies act individual accounts , at Part I section B – required formats, at notes on the balance sheet (25) – other technical provisions. This note 25 states that other technical provisions are to comprise provision for unexpired risks.)

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Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template NS.07. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
	Basic Information	
Z0010	Business year	<p>From the drop-down box select one of:</p> <ul style="list-style-type: none"> • Reporting period • Plan year 1 (Financial year following the reference date) • Plan year 2 (The second financial year following the reference date) • Plan year 3 (The third financial year following the reference date) <p>Firms must report all four of the above business years.</p>
	Income	

CELL(S)	ITEM	INSTRUCTIONS
<p>R0110 / <u>C0015,</u> <u>C0110 to C0260,</u> <u>C0610 to C0830,</u> <u>C1015,</u> <u>C1110 to C1260,</u> <u>C1610 to C1830,</u> <u>C2015,</u> <u>C2110 to C2260,</u> <u>C2610 to C2830,</u> <u>C3015,</u> <u>C3110 to C3260,</u> <u>C3610 to C3830</u></p>	<p>Premiums written – gross</p>	<p>Derived as: $R0110 = R0120 + R0130$</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • at all columns other than C0510 to C0540; (i.e. this item need not be reported for annuities stemming from non-life obligations); and • for each of the four business years. <p>Definition of premiums written provided in application of directive 91/674/EEC Article 35. (This applies to items R0110 to R0200) Premiums written shall comprise all amounts due during the business financial year in respect of (re)insurance and accepted reinsurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. (This applies to items R0110 to R0200)</p> <p>The premiums written – gross under this item:</p> <ul style="list-style-type: none"> • Are gross of reinsurance. • Are as reported on Solvency II Reporting templates at <u>{S.05.01.01, (R0110 + R0120 + R0130)}</u>. • <u>Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</u> • <u>Equals the sum of R0111 + R0112 + R0113.</u> • <u>Equals the sum of R0120 + R0130</u> <p>The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Solvency II Reporting template at {S.05.01.01, (R0110 + R0120 + R0130), C0200}</p>
<p>R0111 / <u>C0015,</u> <u>C0110 to C0260,</u> <u>C0610 to C0830,</u> <u>C1015,</u> <u>C1110 to C1260,</u> <u>C1610 to C1830,</u> <u>C2015,</u> <u>C2110 to C2260,</u> <u>C2610 to C2830,</u> <u>C3015,</u> <u>C3110 to C3260,</u> <u>C3610 to C3830</u></p>	<p>Premiums written – gross – direct - new</p>	<p><u>The amount of premiums written reported in row R0110 that are in respect of insurance contracts and are attributable to new business (as apposed to renewal business), where the definition of 'new business' is what the firm uses for its internal management information purposes.</u></p>

CELL(S)	ITEM	INSTRUCTIONS
<u>R0112 /</u> <u>C0015,</u> <u>C0110 to C0260,</u> <u>C0610 to C0830,</u> <u>C1015,</u> <u>C1110 to C1260,</u> <u>C1610 to C1830,</u> <u>C2015,</u> <u>C2110 to C2260,</u> <u>C2610 to C2830,</u> <u>C3015,</u> <u>C3110 to C3260,</u> <u>C3610 to C3830</u>	<u>Premiums</u> <u>written – gross –</u> <u>direct - renewal</u>	<u>The amount of premiums written reported in row R0110 that are in respect of insurance contracts and are attributable to renewal business (as apposed to new business), where the definition of 'renewal business' is what the firm uses for its internal management information purposes.</u>
<u>R0113 /</u> <u>C0015,</u> <u>C0110 to C0340,</u> <u>C0610 to C0830,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C1610 to C1830,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C2610 to C2830,</u> <u>C3015,</u> <u>C3110 to C3340,</u> <u>C3610 to C3830</u>	<u>Premiums</u> <u>written – gross –</u> <u>accepted</u> <u>reinsurance</u>	<u>The amount of premiums written reported in row R0110 that are in respect of accepted reinsurance contracts.</u>
<u>R0120 /</u> <u>C0015,</u> <u>C0110 to C0340</u>	<u>Premiums</u> <u>written – gross –</u> <u>contracts of 12</u> <u>months or less</u> <u>duration</u>	<p><u>This item need only be reported:</u></p> <ul style="list-style-type: none"> • <u>at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and</u> • <u>for each of the four business years.</u> <p><u>The amount of premiums written reported in row R0110 under this item that relates to contracts of 12 months or less duration.</u></p>

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CELL(S)	ITEM	INSTRUCTIONS
R0130 / <u>C0015,</u> <u>C0110 to C0340</u>	Written premiums – gross – contracts of more than 12 months duration	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and • for each of the four business years. <p>The amount of premiums reported in row R0110 that written under this item relates to contracts of more than 12 months duration.</p>
R0140 / <u>C0015,</u> <u>C0110 to C0340</u>	Premiums written – gross – amounts included in R0120+R0130 relating to contracts incepting prior to the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and • for business years: reporting period. <p>The amount of premiums written reported in row R0110 that premiums written under this item relate to contracts incepting prior to the business year.</p>
R0150	Premiums written – gross – amounts included in R0120+R0130 relating to contracts incepting after the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and • for business years: reporting period. <p>The premiums written under this item relate to contracts incepting after the business year.</p>

CELL(S)	ITEM	INSTRUCTIONS
R0160 / C0015, C0110 to C0340, C1015, C1100 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	Premiums written - net	<p>Derived as $R0160 = R0170 + R0180$</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p><u>Definition of premiums written provided in application of directive 91/674/EEC Article 35. Premiums written shall comprise all amounts due during the financial year in respect of insurance and accepted reinsurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u></p> <p>The premiums written under this item are net of reinsurance premium ceded.</p> <p><u>This excludes amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</u></p> <p>The amount reported at column C0010 for the 'reporting period' business year should equal the amount <u>Premiums written – net</u> are as reported on Solvency II Reporting template at {S.05.01.01, R0200, C0200}</p>
R0170	Premiums written – net – contracts of 12 months or less duration	As per R0120 but net of reinsurance premium ceded
R0180	Written premiums – net – of more than 12 months duration	As per R0130 but net of reinsurance premium ceded
R0190	Premiums written – net – amounts included in (R0170+R0180) relating to contracts incepting prior to the business years	As per R0140 but net of reinsurance premium ceded

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CELL(S)	ITEM	INSTRUCTIONS
R0200	Premiums written – net – amounts included in (R0170+R0180) relating to contracts incepting after the business year	As per R0150 but net of reinsurance premium ceded
R0210 / C0015, C0110 to C0340, C0610 to C0700, C1015, C1110 to C1340, C1610 to C1700, C2015, C2110 to C2340, C2610 to C2700, C3015, C3110 to C3340, C3610 to C3700	Premiums earned – gross	<ul style="list-style-type: none"> This item is to be reported at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and for each of the four business years. <p><u>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 during the business year.</u></p> <p><u>The amount reported at column C0010 for the 'reporting period' business year should equal the amount Premiums earned – gross as reported on Solvency II Reporting template at {S.05.01.01, (R0210 +R0220 +R0230),-C0200}</u></p> <p><u>This includes any premiums earned during the financial year relating to business accepted by the undertaking via a business transfer-in.</u></p> <p><u>Item would normally be derived as R0210 =</u> — Premiums written – gross (R0110) plus Provision for unearned premiums – gross – start of business year (R0240) less Provision for unearned premiums – gross – end of business year (R0230)</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0220 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1100 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u></p>	<p>Premiums earned – net of reinsurance</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and • for each of the four business years. <p><u>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 during the business year reduced by the amount ceded to reinsurance undertakings.</u></p> <p><u>The amount reported at column C0010 for the 'reporting period' business year should equal the amount Premiums earned – net of reinsurance are as reported on Solvency II Reporting templates at {S.05.01.01, R0300, C0200}</u></p> <p><u>This includes any premiums earned during the financial year relating to business accepted by the undertaking via a business transfer-in.</u></p> <p><u>Item would normally be derived as R0220 =</u> <u>— Premiums written - net (R0160)</u> <u>plus Provision for unearned premiums – net of reinsurance –</u> <u>start of business year (R0260)</u> <u>less Provision for unearned premiums – net of reinsurance –</u> <u>end of business year (R0250)</u></p>

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CELL(S)	ITEM	INSTRUCTIONS
R0230	Provision for unearned premiums – gross – end of business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for the business years: reporting period. <p>Definition of provision for unearned premiums provided in application of Directive 91/674/EEC Article 25 (first paragraph). It is the amount representing that part of premiums written which is to be allocated to the following financial year or to subsequent financial years. (This definition also applies to items R0240, R0250, R0260)</p> <p>Premiums under this item are gross of reinsurance and are unearned at the end of the business year.</p>
R0240	Provision for unearned premiums – gross – start of business year	As per R0230 but premiums are unearned at the start of the business year.
R0250	Provision for unearned premiums – net of reinsurance – end of business year	As per row R0230 but net of premium ceded to reinsurers,
R0260	Provision for unearned premiums – net of reinsurance – start of business year	As per row R0240 but net of premium ceded to reinsurers

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CELL(S)	ITEM	INSTRUCTIONS
R0410 / <u>C0010, C0015,</u> <u>C0110 to C0340,</u> <u>C0510 to C0540,</u> <u>C1010, C1015,</u> <u>C1110 to C1340,</u> <u>C1510 to C1540,</u> <u>C2010, C2015,</u> <u>C2110 to C2340,</u> <u>C2510 to C2540,</u> <u>C3010, C3015,</u> <u>C3110 to C3340,</u> <u>C3510 to C3540</u>	Premiums earned – net – from business transfers in	This item need only is to be reported: <ul style="list-style-type: none"> • at columns: C0010, C0510 to C0540 (i.e. this item only need be reported for Solvency II Delegated Acts non-life lines of business in total and for annuities stemming from non-life obligations.); and • for the business years: reporting period , plan year 1. Amounts due during the financial year in respect of non-life insurance contracts accepted by the firm via a transfer of business under Part VII of FSMA 2000.
R0420 / <u>C0010</u>	Investment income	This item need only be reported at columns: C0010; and <ul style="list-style-type: none"> • for each of the four business years. The amount required to be reported under directive 91/674/EEC Article 34 (III.3(a),(b))
R0430 / <u>C0010</u>	Realised and unrealised gains / (losses)	This item need only be reported at columns: C0010; and <ul style="list-style-type: none"> • for the business years: reporting period. The amount required to be reported under directive 91/674/EEC Article 34 (III.3(c),(d) and III.5(b),(c))
R0435 / <u>C1010, C2010,</u> <u>C3010</u>	<u>Investment income (including realised and unrealised gains / (losses))</u>	<u>The amount required to be reported under directive 91/674/EEC Article 34 (III.3 and III.5(b),(c))</u>
R0440 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Other earned income included in income statement	This item need only be reported at columns: C0010; and <ul style="list-style-type: none"> • for the business years: reporting period. Include in this item any other income attributable to the financial year not included in rows R0210 and R0410 to R0435 0 above that the firm includes in its income statement (and not in its Other Comprehensive Income Statement). Other income attributable to the financial year not included in rows R0210 and R0410 to R0430 that the firm would include in its Other Comprehensive Income Statement is not to be included in this item as this is to <u>should</u> be reported in row R1620. This would normally be the amount required to be reported under directive 91/674/EEC Article 34 (III.7)

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CELL(S)	ITEM	INSTRUCTIONS
R0510 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Total income earned in the business year	<p>Derived as R0510 =</p> <ul style="list-style-type: none"> • Premiums earned – net of reinsurance (R0220) • plus Investment income (R0420) • plus Realised and unrealised gains / (losses) (R0430) • plus Other earned income included in income statement (R0440); <p><u>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R0420 is not reported in column C1010, the instructions for R0420 are to be followed when deriving the amount to be reported at {R0510, C1010}.</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010; and <p>for the business years: reporting period.</p>
	Expenditure	
		<p>Claims incurred information (rows R0610 to R0730)– general comments:</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments. However, other cash flows can be included if necessary in order to satisfy the instructions to for rows R0610 and R0690. that <u>That is, gross and net claims incurred reported at in these rows are equivalent measure to</u> claims incurred amounts reported in Solvency II Reporting template S.05.01.01.</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0610 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C0610 to C0700,</u> <u>C1015,</u> <u>C1100 to C1340,</u> <u>C1610 to C1700,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C2610 to C2700,</u> <u>C3015,</u> <u>C3110 to C3340,</u> <u>C3610 to C3700</u></p>	<p>Claims incurred – gross (undiscounted)</p>	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations.); and • for each of the four business years. <p>Claims incurred in the reporting period as defined in directive 91/674/EEC, in particular article 38. The claims incurred means the sum of the claims paid and the change in the provision for claims during the business year. (This definition also applies for rows R0670 and R0680)</p> <p><u>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</u></p> <p><u>Claims paid during the business year includes claims payable to policyholders at the end of business year. (Claims payable to policyholders are included in 'insurance payables' reported in the Solvency II reported templates at {S.02.01.01, R0820, C0020} and are not included in technical provisions.)</u></p> <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations. Thus for the 'reporting period' business year the amount reported at C0010 should equal the amount <u>Claims incurred – gross (undiscounted) is as reported on the Solvency II reporting templates at {S.05.01.01, (R0310+R0320+R0330), C0200} as if there is no explicit discounting. (Where explicit discounting is that referred to in Directive 91/674/EC article 60 section 2(g))</u></p> <p><u>It includes claims incurred attributable to business transferred-in or business transferred-out during the business year.</u></p> <p>Item would normally be derived as R0610 = — Gross amounts of benefit and claim payments payable in the business year (R0620) plus Gross undiscounted provision for future benefit and claim payments at end of business year (R0630) less Gross undiscounted provision for future benefit and claim payments at start of business year (R0640)</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0620 / <u>C0010, C0015,</u> <u>C0110 to C0340,</u> <u>C0510 to C0540,</u> <u>C1010, C1015,</u> <u>C1110 to C1340,</u> <u>C1510 to C1540,</u> <u>C2010, C2015,</u> <u>C2110 to C2340,</u> <u>C2510 to C2540,</u> <u>C3010, C3015,</u> <u>C3110 to C3340,</u> <u>C3510 to C3540</u></p>	<p>Gross amounts of benefit and claims paid payments payable in during the business year</p>	<p>Derived as $R0620 = R0650 + R0660$</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480, C0510, C0520, C0530, C0540 (NB a split by distribution channel need not be reported for this item); and • for each of the four business years. <p><u>This is the claims paid used in the derivation of 'claims incurred – gross' in row R0610. Gross of reinsurance amounts paid to policyholders in the business year</u></p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
<p>R0630 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u></p>	<p>Gross undiscounted provision for future benefit and claims payments at end of business year</p>	<p>Derived as $R0630 = R0670 + R0680$</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for each of the four business years. <p><u>This is the provision for claims Gross undiscounted provision for future benefit and claim payments from end of the business year made at the end of the business year used to derive the change in the provision for claims during the business year in the 'claims incurred – gross' (undiscounted) in row R0610.</u></p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0640 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u></p>	<p>Gross undiscounted provision for future benefit and claims payments at start of business year</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>This is the provision for claims <u>Gross undiscounted provision for future benefit and claim payments from start of the business year made at start of business year used to derive the change in the provision for claims during the business year in the 'claims incurred – gross' (undiscounted) in row R0610.</u></p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
<p>R0650</p>	<p>Gross amounts of benefit and claim payments payable in the business year: Claim events relating to the business year</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross of reinsurance amounts of benefit and claim payments payable in the business year that relates to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred in the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting year that is the business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0660 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u></p>	<p>Gross amounts of benefit and claims paid payments payable in during the business year: Claim events relating to prior years</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>This is the claims paid used in the derivation of 'claims incurred – gross' in row R0610 Gross of reinsurance amounts of benefit and claim payments payable in the business year that relates to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
<p>R0670</p>	<p>Gross undiscounted provision for future benefit and claim payments at end business year: Claim events relating to the business year</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross undiscounted provision for future benefit and claim payments from the end of the business year made at end of the business year relating to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred in the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting year that is the business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>

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CELL(S)	ITEM	INSTRUCTIONS
<p>R0680 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340.</u></p>	<p>Gross undiscounted provision for <u>claims expected future payments to policy holders</u> at end business year: Claim events relating to prior years</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p><u>This is the provision for claims at end of the business year used to derive the change in the provision for claims during the business year in the 'claims incurred – gross' (undiscounted) in row R0610</u></p> <p>Gross undiscounted provision for future benefit and claim payments from end of the business year made at end of business year relating to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0690 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u></p>	<p>Net eClaims incurred - net (undiscounted)</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the each of the four business years. <p>As per row R0610 but net of benefit and claim payments ceded to reinsurers.</p> <p><u>Claims incurred 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 business year reduced by the amount ceded to reinsurance undertakings.</u></p> <p><u>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</u></p> <p><u>Claims paid during the business year includes claims payable to policyholders at the end of business year. (Claims payable to policyholders are included in 'insurance payables' reported in the Solvency II reported templates at {S.02.01.01, R0820, C0020} and are not included in technical provisions.)</u></p> <p><u>This item is net of reinsurance and not discounted for investment income.</u></p> <p><u>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations. Thus for the 'reporting period' business year the amount reported should equal the amount <u>Claims incurred – net (undiscounted) is as reported in the Solvency II Reporting templates at {S.05.01.01, R0400,C0200}</u> as if there is no explicit discounting. (Where explicit discounting is <u>in accordance with that referred to in Ddirective 91/674/EC article 60 section 21(g)(i) to (v) .</u></u></p> <p><u>This item would normally include claims paid and provision for claims attributable to business transferred-in or business transferred-out during the business year.</u></p> <p>Item would normally be derived as R0690 = — Net amounts of benefit and claim payments payable in the business year (R0700) plus Net undiscounted provision for future benefit and claim payments at end of business year (R0710) less Net undiscounted provision for future benefit and claim payments at start of business year (R0720).</p>

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CELL(S)	ITEM	INSTRUCTIONS
R0700 / <u>C0010, C0015,</u> <u>C0110 to C0340,</u> <u>C0510 to C0540,</u> <u>C1010, C1015,</u> <u>C1110 to C1340,</u> <u>C1510 to C1540,</u> <u>C2010, C2015,</u> <u>C2110 to C2340,</u> <u>C2510 to C2540,</u> <u>C0310, C3015,</u> <u>C3110 to C3340,</u> <u>C3510 to C3540</u>	Net amounts of benefit and claims paid payments payable in during the business year	<u>This is the claims paid used in the derivation of 'claims incurred – net' in row R0690.</u> As per row R0620 but after allowing for benefit and claim payments ceded to reinsurers The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.
R0710 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u>	Net undiscounted provision for future benefit and claims payments at end of business year	<u>This is the provision for claims at end of the business year used to derive the change in the provision for claims during the business year in the 'claims incurred – net' (undiscounted) in row R0690.</u> As per row R0630 but net of future benefit and claim payments from end of business year ceded to reinsurers. The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.
R0720 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C3015,</u> <u>C3110 to C3340</u>	Net undiscounted provision for future benefit and claims payments at start of business year	<u>This is the provision for claims at start of business year used to derive the change in the provision for claims during the business year in the 'claims incurred – net' (undiscounted) in row R0690.</u> As per row R0640 but net of future benefit and claim payments from start of business year ceded to reinsurers. The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.

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CELL(S)	ITEM	INSTRUCTIONS
R0725 / C0015, C0110 to C0340, C1015, C1110 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	<u>Net amounts claims paid during the business year:</u> <u>Claim events relating to years prior the business year</u>	This is the claims paid used in the derivation of 'claims incurred – net' in row R0690 that relates to: ➤ <u>claim events that occurred prior to the business year (for business that the firm reports by accident year), or</u> ➤ <u>insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year).</u>
R0726 / C0015, C0110 to C0340, C1015, C1110 to C1340, C2015 C2110 to C2340, C3015, C3110 to C3340	<u>Net undiscounted provision for claims at end of business year:</u> <u>Claim events relating to years prior to the business year</u>	This is the provision for claims at end of the business year used to derive the change in the provision for claims during the business year in the 'claims incurred – net' (undiscounted) in row R0690 relating to: ➤ <u>claim events that occurred prior to the business year (for business that the firm reports by accident year), or</u> ➤ <u>insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year).</u>
R0730 / C0010, C0015, C0510 to C0540, C1010, C1015, C1510 to C1540, C2010, C2015, C2510 to C2540, C3010, C3015, C3510 to C3540	Net claims incurred (discounted)	This item need only be reported for columns: • <u>at columns C0010, C0510 to C0540 (i.e. for total non-life Solvency II Delegated Act lines of business and for annuities stemming from non-life obligations); and</u> • <u>for each of the four business years.</u> This item is as per row R0690 but after any explicit discounting to allow for investment income (as per Directive 91/674/EC article 60 section 2(g)). For column C0015 C0010, if the firm does not apply explicit discounting as per Directive 91/674/EC article 60 section 2(g), i.e. if the amounts reported on Solvency II Reporting template S.05.01.01 at row R0400 are undiscounted, the amount reported for net claims incurred discounted should be the same as the undiscounted. <u>For non-life annuity business (The amount reported at columns C0510 to C0540, C1510 to C1540, C2510 to C2540, C3510 to C3540, C4510 to C4540) the net claims incurred is that and C0520 for the 'reporting period' business year should equal the amount reported in Solvency II Reporting template at {S.05.01.01, R1700, C0250 and C0260 respectively}.</u>

CELL(S)	ITEM	INSTRUCTIONS
<p>R0810, R1110 / <u>C0010, C0015,</u> <u>C0110 to C0340,</u> <u>C0510 to C0540,</u> <u>C1010, C1015,</u> <u>C1100 to C1340,</u> <u>C1510 to C1540,</u> <u>C2010, C2015,</u> <u>C2110 to C2340,</u> <u>C2510 to C2540,</u> <u>C3010, C3015,</u> <u>C3110 to C3340,</u> <u>C3510 to C3540</u></p>	<p><u>Claims incurred</u> <u>– net</u> <u>(discounted) –</u> <u>relating to</u> <u>business</u> <u>transfers -out</u></p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010, C0510 to C0540 (i.e. for all non-life business including annuities stemming from non-life obligations and separately for annuities stemming from non-life obligations); and • for the business years: reporting period, plan year 1. <p>Amounts paid or payable during the financial year in respect of non-life insurance contracts transferred out by the firm under Part VII of FSMA 2000</p>
<p>R0910 / <u>C0010, C1010,</u> <u>C2010, C3010</u></p>	<p><u>Total expenses</u> <u>incurred in the</u> <u>business year</u> <u>(net of</u> <u>reinsurance</u> <u>ceded)</u></p>	<p>Derived as R0910 =</p> <ul style="list-style-type: none"> • Administrative expenses incurred in the business year net of reinsurance ceded (R0920) • plus Investment Management expenses incurred in the business year net of reinsurance ceded (R0930) • plus Claims Management expenses incurred in the business year net of reinsurance ceded (R0940) • plus Acquisition expenses incurred in the business year - commission relating to business accepted (R0950) • plus Acquisition expenses incurred in the business year - other (R0960) • less Reinsurance commissions and profit participations incurred in the business year (R0970) • plus Overhead expenses incurred in the business year net of reinsurance ceded (R0980) • plus Other expenses incurred in the business year net of reinsurance ceded (R0990) <p><u>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R0930 is not reported in column C1010, the instructions for R0930 are to be followed when deriving the amount to be reported at {R0910, C1010}.</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010 ; and • for each of the four business years. <p>This item should comprise all expenses incurred by the undertaking attributable to the business year, on accrual basis.</p>

CELL(S)	ITEM	INSTRUCTIONS
R0920 / C0010	Administrative expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Administrative expenses incurred by the undertaking attributable to the business year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activities regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The <u>administrative expenses</u> is as <u>amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at:</u></p> <ul style="list-style-type: none"> • {S.05.01.01, R0700, C0200} <u>for non-life lines of business</u> + plus • {S.05.01.01, R2000, (C0250 + C0260)} <u>for non-life annuity business.</u>

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CELL(S)	ITEM	INSTRUCTIONS
R0930 _ <u>C0010, C0015</u>	Investment Management expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010, C0510 to C0540 (i.e. for all non-life business including annuities stemming from non-life obligations and separately for annuities stemming from non-life obligations); and • for each of the four business years. <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The investment management expenses is as amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at:</p> <ul style="list-style-type: none"> • {S.05.01.01, R0800, C0200} for non-life lines of business plus + • {S.05.01.01, R2100, (C0250 + C0260) } for non-life annuity business.

CELL(S)	ITEM	INSTRUCTIONS
<p>R0940 / <u>C0010, C0015,</u> <u>C0110 to C0340,</u> <u>C0510 to C0540</u></p>	<p>Claims Management expenses incurred in the business year (net of reinsurance ceded)</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480, C0510, C0520, C0530, C0540 (NB a split by distribution channel need not be reported for this item); and • for each of the four business years. <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The <u>claims management expenses is as amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at:</u></p> <ul style="list-style-type: none"> • <u>{S.05.01.01, R0900, C0200 } for non-life lines of business</u> • <u>plus +</u> • <u>{S.05.01.01, R2200, (C0250 + C0260) } } for non-life annuity business.</u>
<p>R0950 / <u>C0015,</u> <u>C0110 to C0340,</u> <u>C0610 to C0830,</u> <u>C1015,</u> <u>C1110 to C1340,</u> <u>C1610 to C1830,</u> <u>C2015,</u> <u>C2110 to C2340,</u> <u>C2610 to C2830,</u> <u>C3015,</u> <u>C3110 to C3340,</u> <u>C3610 to C3830</u></p>	<p>Acquisition expenses incurred in the business year - commission relating to business accepted</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and • for each of the four the business years. <p>Commission costs which can be identified at the level of individual insurance contract and have been incurred because the firm has issued that particular contract. Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>

CELL(S)	ITEM	INSTRUCTIONS
R0960 / <u>C0015,</u> <u>C0110 to C0340</u>	Acquisition expenses incurred in the business year - other	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for business years: reporting period. <p>Other acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the firm has issued that particular contract. These are costs of selling, underwriting and initiating an insurance contract that has been issued (but exclude commission costs). Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>
R0970 / <u>C0015,</u> <u>C0110 to C0340</u>	Reinsurance commissions and profit participations incurred in the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for business years: reporting period, plan year 1. <p>These expenses are those reported under Directive 91/674/EEC Article 34 (1.7(d))</p> <p>Reinsurance commissions are amounts received from reinsurers relating to business ceded to reinsurers that are not in respect of benefit payments or expenses incurred by the firm that are recoverable from the reinsurer under the reinsurance contract. Typically these commissions are intended to compensate the firm for the commission and other acquisition expenses it has incurred in obtaining the business it has ceded to the reinsurer.</p> <p>Profit participations include amounts received from reinsurers relating to profits made on the business ceded to the reinsurer (these amounts can be negative)</p>

CELL(S)	ITEM	INSTRUCTIONS
R0980 / <u>C0010</u>	Overhead expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs e.g. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The amount reported for all lines of business combined (in column C0010 or column C4010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R1100, C0200} + {S.05.01.01, R2400, (C0250 +C0260)} ± the amount at {S.05.01.01, R2400, (C0270 +C0280)} attributable annuities stemming from non-life accepted reinsurance contracts. }</p>
R0990 / <u>C0010</u>	Other expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010 ; and • for the business years: reporting period. <p>Other expenses not covered by above mentioned expense categories. Such expenses could be for example company pension scheme deficits, holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>In the case of firms engaged in only non-life insurance activity, the amount reported for all lines of business combined (at column C0010 or column C4010) is as should equal the amount reported in the Solvency II reporting templates at {S.05.01.01, R1200, C0200} + {S.05.01.01, R2500, C0300}</p>

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CELL(S)	ITEM	INSTRUCTIONS
<p>R1000 / C0010</p>	<p>Changes in other technical provision</p>	<p><u>Changes in other technical provisions as defined in directive 91/674/EEC article 26 where applicable.</u></p> <p><u>This item should include change in provision for unexpired risks. This is to be consistent with 'The Large and Medium-sized Companies and Groups (Accounts and Reports) Regulations 2008 – statutory instrument 2008 No.410, at Schedule 3 – Insurance Companies : companies act individual accounts , at Part I section B – required formats, at notes on the balance sheet (25) – other technical provisions. This note (25) states that other technical provisions are to comprise provision for unexpired risks.)</u></p> <p><u>Definition of provision for unexpired risks provided in application of Directive 91/674/EEC Article 26. It is 'the amount set aside in addition to unearned premiums in respect of risks to be borne by the firm after the end of the financial year, ...'</u></p> <p><u>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</u></p> <p><u>The amount reported at column C0010 or C0410 should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R0550, C0200} + {S.05.01.01, R1900, (C0250 +C0260) + the amount at {S.05.01.01, R1900, (C0270 +C0280) } attributable annuities stemming from non-life accepted reinsurance contracts.</u></p>
<p>R1120 / C0010, C1010, C2010, C3010</p>	<p>Interest payable</p>	<p><u>This item need only be reported:</u></p> <ul style="list-style-type: none"> • <u>at column C0010 ; and</u> • <u>for the business years: reporting period.</u> <p><u>Interest payable before deduction of tax</u></p>
<p>R1130 / C0010</p>	<p>Taxation</p>	<p><u>This item need only be reported:</u></p> <ul style="list-style-type: none"> • <u>at column C0010 ; and</u> • <u>for the business years: reporting period.</u> <p><u>The amount of income tax payable for the business year. Where the business year is the reporting period, the amount is to be as stated in the statutory financial account of the reporting period.</u></p> <p><u>This amount should match what is reported in the firm's statutory financial accounts for the business year.</u></p>

CELL(S)	ITEM	INSTRUCTIONS
R1140 / <u>C0010</u>	Other expenditure attributable to the business year and included in the income statement.	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Outgo attributable to the business year that is not included in claims, expenses, <u>change in other technical provisions</u>, business transfers-out, interest payable, taxation above; and is included in the firm's income statement (and not included in its Other Comprehensive Income Statement).</p> <p>This item should include change in provision for unexpired risks (see general comments above). Definition of provision for unexpired risks provided in application of Directive 91/674/EEC Article 26. It is 'the amount set aside in addition to unearned premiums in respect of risks to be borne by the firm after the end of the financial year, ...'</p>
R1310 / <u>C0010, C1010, C2010, C3010</u>	Total expenditure incurred (discounted) in the business year	<p>Derived as R1310 =</p> <ul style="list-style-type: none"> • Net claims incurred discounted (R0730) • plus Total expenses attributable to the business year (R0910) • <u>plus changes in other technical provisions (R1000)</u> • plus Interest payable (R1120) • plus Taxation (R1130) • plus Other expenditure (R1140); <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p><u>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R1000 is not reported in column C1010, the instructions for R1000 are to be followed when deriving the amount to be reported at {R1310, C1010}.</u></p>
R1610 / <u>C0010</u>	Other Comprehensive Income	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Amounts that the firm in the Other Comprehensive Income statement in its financial statements that are not included in any of the income or expenditure items above.</p> <p>This amount can be negative.</p>

CELL(S)	ITEM	INSTRUCTIONS
R1620 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Total comprehensive income for the business year	Derived as R1620 = Total income earned in the business year (R0510) less Total expenditure incurred (R1310) plus Other Comprehensive Income (R1610) This item need only be reported: <ul style="list-style-type: none"> at columns C0010; and for the business years: reporting period. This amount would normally be that reported under 'Total comprehensive income for the year attributable to the equity shareholders of the company' in the firm's Annual Report and Financial Statements' This amount can be negative
R1630R1540 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Dividends paid or payable in the business year	This item need only be reported: <ul style="list-style-type: none"> at column C0010; and for each of the four business years. In the case where the business year is the reporting period, this amount is the dividend payments to shareholders approved by the Board of the firm whether actually paid or not. In the case where the business year is a future year, this amount is the dividend payments to shareholders that the firm plans to be approved by its Board.
	Balance Sheet Information	
R1710 / <u>C0110, C1110,</u> <u>C2110, C3110,</u> <u>C0120, C1120,</u> <u>C2120, C3120,</u> <u>C0140, C1140,</u> <u>C2140, C3140,</u> <u>C0150, C1150,</u> <u>C2150, C3150,</u> <u>C0170, C1170,</u> <u>C2170, C3170,</u> <u>C0240, C1240,</u> <u>C2240, C3240,</u> <u>C0250, C1250,</u> <u>C2250, C3250,</u> <u>C0260, C1260,</u> <u>C2260, C3260</u>	Number of risks written in the business year – direct – new business in-force policies	This item need only be reported: <ul style="list-style-type: none"> at columns: C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260 (NB a split by distribution channel need not be reported for this item, this item need not be reported for inwards reinsurance business or annuities stemming from non-life obligations); and for business years: reporting period, plan year 1. The number of insurance contracts <u>written in the business for direct (ie insurance) new (as opposed to renewal) business, where the definition of 'new business' is what the firm uses for its internal management information purposes, exposed to a claim event at the end of the business year.</u>

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CELL(S)	ITEM	INSTRUCTIONS
<p>R1720 / <u>C0110, C1110,</u> <u>C2110, C3110,</u> <u>C0120, C1120,</u> <u>C2120, C3120,</u> <u>C0140, C1140,</u> <u>C2140, C3140,</u> <u>C0150, C1150,</u> <u>C2150, C3150,</u> <u>C0170, C1170,</u> <u>C2170, C3170,</u> <u>C0240, C1240,</u> <u>C2240, C3240,</u> <u>C0250, C1250,</u> <u>C2250, C3250,</u> <u>C0260, C1260,</u> <u>C2260, C3260</u></p>	<p><u>Number of risks written in the business year – direct – renewal business</u></p>	<p><u>The number of insurance contracts written in the business for direct (ie insurance) renewal (as opposed to new) business, where the definition of 'renewal business' is what the firm uses for its internal management information purposes.</u></p>
<p>R1730 / <u>C0130, C1130,</u> <u>C2130, C3130,</u> <u>C0141, C1141,</u> <u>C2141, C3141,</u> <u>C0151, C1151,</u> <u>C2151, C3151,</u> <u>C0160, C1160,</u> <u>C2160, C3160,</u> <u>C0180, C1180,</u> <u>C2180, C3180,</u> <u>C0190, C1190,</u> <u>C2190, C3190,</u> <u>C0200, C1200,</u> <u>C2200, C3200,</u> <u>C0210, C1120,</u> <u>C2120, C3120,</u> <u>C0220, C1220,</u> <u>C2220, C3220,</u> <u>C0230, C1230,</u> <u>C2230, C3230</u></p>	<p><u>Sum insured in-force at end of business year - direct</u></p>	<p><u>The sum insured at end of the business year direct (ie insurance) business.</u></p> <p><u>The sum insured for a policy only looks at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out on the policy for the line of business. This means:</u></p> <ul style="list-style-type: none"> • <u>If the sum insured of the additional cover for "Theft" is lower than the sum insured of the main cover for "Fire and other damage" (both belonging to the same line of business), the highest sum insured must be taken.</u> • <u>If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer.</u> • <u>In case of joint liability through co-insurance, the part belonging to a defaulting co-insurer must be included in the sum insured as well.</u>

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CELL(S)	ITEM	INSTRUCTIONS
R1910 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Assets at end business year end – investments (Solvency II basis)	This item need only be reported: <ul style="list-style-type: none"> • at column C0010 ; and • for each of the four business years. This item should comprise of the investments included in Solvency II Reporting template at {S.02.01.01, R0070, C0010}.
R1915 / <u>C0010, C1010</u> <u>C2010, C3010</u>	<u>Assets - reinsurance recoverables</u>	<u>This item is as reported in Solvency II Reporting templates at {S.02.01.01, R0270, C0010}.</u>
R1920 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Assets at end business year end – Total (Solvency II basis)	This item need only be reported: <ul style="list-style-type: none"> • at column C0010 ; and • for each of the four business years. This item should comprise of the assets included in Solvency II Reporting templates at {S.02.01.01, R0500, C0010}.
R1930 / <u>C0015, C1015,</u> <u>C2015, C3015</u>	Best estimate gross claim provision at end business year.	<This instruction is deleted and replaced with the following> <u>This item is as reported on the Solvency II reporting templates at {S.17.01.01, (R0010 +R0160), C0180}</u> <u>Any transitional deduction to technical provisions is not included.</u>
R1940 / <u>C0015, C1015,</u> <u>C2015, C3015</u>	Best estimate gross premium provision at end business year	This item need only be reported: <ul style="list-style-type: none"> • at columns C0010; and • for each of the four business years. For the 'reporting period' business year, the item reported in column C00150 should equal the amount. This item is as reported on the Solvency II reporting templates at {S.17.01.01, R0060, C0180}
R1945 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	<u>Best estimate gross life business and end of business year</u>	<u>This item is as reported on the Solvency II reporting templates at {S.12.01.01, (R0010 +R0030), C0210}</u> <u>Any transitional deduction to technical provisions is not included.</u>

CELL(S)	ITEM	INSTRUCTIONS
<p>R1950 / <u>C0010, C0015,</u> <u>C1010, C1015,</u> <u>C2010, C2015,</u> <u>C3010, C3015,</u></p>	<p>Risk margin at end business year</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010, C0510, C0520 (i.e. for all non-life business and for annuities from non-life insurance obligations); and • for each of the four business years. <p>For the 'reporting period' business year, the item reported in columns C0010, C0510, C0520, C0530 and C0540 should equal the amounts reported on the Solvency II Reporting templates as follows:</p> <p>The risk margin reported at C0010, C1010, C2010, C3010—is as should equal that reported on Solvency II Reporting templates at:</p> <ul style="list-style-type: none"> ➤ {S.17.01.01, R0280, C0180} ➤ plus {S.12.01.01, R0100, (C0090 +C0140 +C0190) } ➤ plus the amount in {S.12.01.01, R0100, C0200} arising from annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations). <p>The risk margin reported at C0015, C1015, C2015, C3015 is as reported on Solvency II reporting templates at {S.17.01.01, R0280, C0180}. C0510 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0190}.</p> <p>a) C0520 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0090}.</p> <p>b) C0530 should equal the amount reported on Solvency II Reporting template at {S.12.01.01, R0100, C0200} that arises from annuities stemming from non-life obligations }</p> <p>c) C0540 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0140}.</p>
<p>R1960 / <u>C0010, C1010,</u> <u>C2010, C3010</u></p>	<p>Total liabilities at end business year (Solvency II basis)</p>	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at column C0010 ; and • for each of the four business years. <p>This item should comprise of the liabilities included in Solvency II Reporting template at {S.02.01.01 R0900, C0010}</p> <p>Any transition deduction to technical provisions is to be included.</p>
	<p>Basic Own Funds and SCR</p>	<p>General comment:</p> <p>Each of the items in rows R2110 to R2190 need only be reported:</p> <ul style="list-style-type: none"> • at column C0010; and <p>for each of the four business years.</p>

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CELL(S)	ITEM	INSTRUCTIONS
R2100 R2160 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Basic Own Funds at end business year – TOTAL	This should comprise of the items included in the Solvency II Reporting template at { <u>S.02.01.01, R1000, C0010</u> } { <u>S.23.01.01, R0290, C0010</u> } <u>Is equal to R2110 +R2130 +R2150 +R2160</u>
R2110 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Basic Own Funds at end business year – tier 1	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, (C0020 +C0030) }
R2120 / <u>C0010</u>	Tier 1 injected during the business year	The amount included in row R2110 that was injected into the undertaking (eg via investment from shareholders) during the business year.
R2130 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Basic Own Funds at end business year – tier 2	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, C0040}
R2140 / <u>C0010</u>	Tier 2 injected during the business year	The amount included in row R2130 that was injected into the undertaking during the business year.
R2150 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Basic Own Funds at end business year – tier 3	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, C0050}
R2160 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	<u>Basic Own Funds at end business year – other</u>	<u>Equals R2100 less (R02110 +R2130 +R2150)</u>
R2170 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Ancillary Own funds at end of business year	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0400, C0010}
R2180 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	Eligible own funds to meet SCR end of business year	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0540, C0010}
R2190 / <u>C0010, C1010,</u> <u>C2010, C3010</u>	SCR at end of business year	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0580, C0010}