



## **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.

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

- a) income, expenditure, balance sheet items, own funds and solvency capital requirement for the reporting period; and
- b) 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 for the coming three financial years.

Firms should complete the relevant tables for each of the following periods:

- The 'reporting period' (ie the financial year ended on the reference date, the date identifying the last day of the reporting period) is reported in tables NS.07.01.01.01 and NS.07.01.01.05.
- 'Plan year 1' (ie the first financial year following the 'reporting period') is reported in tables NS.07.01.01.02 and NS.07.01.01.06.
- 'Plan year 2' (ie the second financial year following the 'reporting period') is reported in tables NS.07.01.01.03 and NS.07.01.01.07.
- 'Plan year 3' (ie the third financial year following the 'reporting period') is reported in tables NS.07.01.01.04 and NS.07.01.01.08.

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 in 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.

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 the template's columns firms submit the specified financial measures by:

- line of business for the 'reporting period' in columns C0010 to C0540;
- 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;

## Line of business information to be reported in column

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

- a) Total for the firm (ie includes all non-life LoBs and annuities stemming from non-life accepted insurance and reinsurance contracts). (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*'). (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*'). (Reported in columns C0120, C1120, C2120, C3120.)
- e) Lines of business 3 and 15 in the Delegated Regulation Annex 1 (ie '*workers compensation insurance*' and '*workers compensation accepted reinsurance*'). (Reported in columns C0130, C1130, C2130, C3130.)
- f) 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 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.)
- 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 5 and 17 in the Delegated Regulation Annex 1: 'Lines of Business' (ie '*other motor insurance*' and '*other motor accepted proportional reinsurance*'), 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*'). (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*') 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.)
- 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*') 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 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 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 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*') not included under Employers' liability,



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Public and Products Liability, or Professional Indemnity as defined above. (Reported in columns C0220, C1220, C2220, C3220.)

- q) Lines of business 9 and 21 in the Delegated Regulation Annex 1 (ie '*Credit and suretyship insurance*' and '*Credit and suretyship accepted reinsurance*'). (Reported in columns C0230, C1230, C2230, C3230, C4230.)
- 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) Line of business 25 in the Delegated Regulation Annex 1 (ie '*non-proportional health reinsurance*'). (Reported in columns C0310, C1310, C2310, C3310.)
- v) Line of business 26 in the Delegated Regulation Annex 1 (ie '*non-proportional casualty reinsurance*'). (Reported in columns C0320, C1320, C2320, C3320.)
- 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) Line of business in 33 in the Delegated Regulation Annex 1 (ie '*Annuities stemming from non-life insurance contracts and relating to health insurance obligations*'). (Reported in columns C0510, C1510, C2510, C3510.)
- z) 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*') (Reported in columns C0520, C1520, C2520, C3520.)
- aa) The part of line of business 35 in the Delegated Regulation Annex 1 (ie '*Health reinsurance*') relating to obligations included in LoB 33. (Reported in columns C0530, C1530, C2530, C3530.)
- bb) The part of line of business 36 in the Delegated Regulation Annex 1 (ie '*Life reinsurance*') 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 formally settled as annuities and thus included in the Solvency II reporting template S.12.01.01 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'.

### **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.



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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:

<b>Distribution</b>	<b>channel</b>	<b>split</b>	<b>Column</b>	
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	



Distribution	channel	split	Column
		Lineslips, schemes, etc	C0820, C1820, C2820, C3820
		Other	C0830, C1830, C2830, C3830

In the above split:

- 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) are: 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 policies purchased via brokers or intermediary who typically receive a commission from the insurer for providing this service. It also includes policies which have been sourced by a broker or 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.
- Other. Defined as all additional policies purchased that are not covered by the above distribution channels.

#### **Relationship with Solvency II Reporting template S.05.01.01**

Some items on this template correspond to information required on S.05.01.01.

#### **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
	<b>Income</b>	
R0110 / C0015, C0110 to C0260, C0310 to C0340, C0610 to C0830, C1015, C1110 to C1260, C1310 to C1340, C1610 to C1830, C2015, C2110 to C2260, C2310 to C2340, C2610 to C2830, C3015, C3110 to C3260, C3310 to C3340, C3610 to C3830	Premiums written – gross	<p>Definition of premiums written provided in application of directive 91/674/EEC Article 35. Premiums written shall comprise all amounts due during the period 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 period.</p> <p>The premiums written – gross:</p> <ol style="list-style-type: none"> <li>i. Are gross of reinsurance.</li> <li>ii. Are as reported in Solvency II Reporting templates at {S.05.01.01, (R0110 +R0120 +R0130)}.</li> <li>iii. Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</li> <li>iv. Equals the sum of R0111 +R0113.</li> <li>v. Equals the sum of R0120 + R0130 (where these rows are reported).</li> <li>vi. Should normally include premiums relating to contracts incepting prior to the period (ie premiums reported in R0140).</li> </ol> <p>In the case that any premium relating to contracts incepting prior to the period is not included in that reported in Solvency II Reporting templates at {S.05.01.01, (R0110 +R0120 +R0130)}, (ii) in the above takes precedent over (vi).</p>



CELL(S)	ITEM	INSTRUCTIONS
R0111 / C0015, C0110 to C0260, C0610 to C0830, C1015, C1110 to C1260, C1610 to C1830, C2015, C2110 to C2260, C2610 to C2830, C3015, C3110 to C3260, C3610 to C3830	Premiums written – gross – direct	The amount of premiums written reported in row R0110 that are in respect of insurance contracts arising from direct business (as opposed to accepted reinsurance contracts).
R0112 / C0015, C0110 to C0260, C0610 to C0830, C1015, C1110 to C1260, C1610 to C1830, C2015, C2110 to C2260, C2610 to C2830, C3015, C3110 to C3260, C3610 to C3830	Premiums written – gross – direct - new	<p>The amount of premiums written arising from direct business reported in row R0111 that are attributable to new business (as opposed to renewal business), where the definition of 'new business' is what the firm uses for its internal management information purposes.</p> <p>Firms are expected to report this item for the lines of business:</p> <ul style="list-style-type: none"> <li>• Medical expense insurance (columns C0110, C1110, C2110, C3110);</li> <li>• Income protection (columns C0120, C1120, C2120, C3120);</li> <li>• Motor personal lines (columns C0140, C0141, C0610 to C0650, C1140, C1141, C1610 to C1650, C2140, C2141, C2610 to C2650, C3140, C3141, C3610 to C3650);</li> <li>• Property personal lines (columns C0170, C0660 to C0700, C1170, C1660 to C1700, C2170, C2660 to C2700, C3170, C3660 to C3700).</li> </ul> <p>Firms may omit (ie leave blank) this item for other the lines of business if they do not record new business for internal management information purposes for the line of business in question.</p> <p>Firms may omit (ie leave blank) this item for 'personal lines – other' (columns C0710 to C0750, C1710 to C1750, C2710 to C2750, C3710 to C3750) if they do not record new business for internal management information purposes for all lines of business included in 'personal lines –other'.</p>





CELL(S)	ITEM	INSTRUCTIONS
R0113 / C0015, C0110 to C0340, C0610 to C0830, C1015, C1110 to C1340, C1610 to C1830, C2015, C2110 to C2340, C2610 to C2830, C3015, C3110 to C3340, C3610 to C3830	Premiums written – gross – accepted reinsurance	The amount of gross premiums written reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.
R0120 / C0015, C0110 to C0340	Premiums written – gross – contracts of 12 months or less duration	The amount of gross premiums written reported in row R0110 that relate to contracts of 12 months or less duration.
R0130 / C0015, C0110 to C0340	Written premiums – gross – contracts of more than 12 months duration	The amount of gross premiums reported in row R0110 that relates to contracts of more than 12 months duration.
R0140 / C0015, C0110 to C0340	Premiums written – gross – relating to contracts incepting prior to the period	The amount of gross premiums written reported in row R0110 that relate to contracts incepting prior to the period.  This item might include premiums due in the period arising from: <ul style="list-style-type: none"> <li>• Adjustments to policies that incepted prior to the period (aka 'pipeline' premium).</li> <li>• Multi-year contracts that incepted prior to the period.</li> </ul>



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>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.</p> <p>The premiums written under this item are net of reinsurance premium ceded.</p> <p>This excludes amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</p> <p>Premiums written – net are as reported in Solvency II Reporting template at {S.05.01.01, R0200 }</p>
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	<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 during the business year.</p> <p>Premiums earned – gross are as reported in Solvency II Reporting template at {S.05.01.01, (R0210 +R0220 +R0230) }</p> <p>This includes any premiums earned during the financial year relating to business accepted by the undertaking via a business transfer-in.</p>
R0220 / C0015, C0110 to C0340, C1015, C1100 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	Premiums earned – net of reinsurance	<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 during the business year reduced by the amount ceded to reinsurance undertakings.</p> <p>Premiums earned – net of reinsurance are as reported in Solvency II Reporting templates at {S.05.01.01, R0300}</p> <p>This includes any premiums earned during the period relating to business accepted by the undertaking via a business transfer-in.</p>



CELL(S)	ITEM	INSTRUCTIONS
R0410 / C0010, C0015, C0110 to C0340, C0510 to C0540, C1010, C1015, C1110 to C1340, C1510 to C1540, C2010, C2015, C2110 to C2340, C2510 to C2540, C3010, C3015, C3110 to C3340, C3510 to C3540	Premiums earned – net – from business transfers in	Premiums earned during the period, net of reinsurance, relating to non-life insurance contracts accepted by the firm during the period via a transfer of business under Part VII of FSMA 2000.
R0420 / C0010	Investment income	The amount required to be reported under directive 91/674/EEC Article 34 (III.3(a),(b) )
R0430 / C0010	Realised and unrealised gains / (losses)	The amount required to be reported under directive 91/674/EEC Article 34 (III.3(c),(d) and III.5(b),(c) )
R0435 / C0010, C1010, C2010, C3010	Investment income and investment gains / (losses)	Derived as R0435 = Investment income (R0420) plus Realised and unrealised gains / (losses) (R0430)  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 {R0435, C1010}.
R0440 / C0010, C1010, C2010, C3010	Other earned income included in income statement	Include in this item any other income attributable to the period not included in rows R0210 and R0410 to R0430 above that the firm includes in its income statement (and not in its Other Comprehensive Income Statement).  Other income attributable to the period not included in rows R0210 and R0410 to <u>R0435</u> that the firm would include in its Other Comprehensive Income Statement should be reported in row R1620.  This would normally be the amount required to be reported under directive 91/674/EEC Article 34 (III.7)



CELL(S)	ITEM	INSTRUCTIONS
R0510 / C0010, C1010, C2010, C3010	Total income earned in the business year	<p>Derived as R0510 =</p> <ul style="list-style-type: none"> <li>• Premiums earned – net of reinsurance (R0220)</li> <li>• plus Investment income (R0420)</li> <li>• plus Realised and unrealised gains / (losses) (R0430)</li> <li>• plus Other earned income included in income statement (R0440);</li> </ul> <p>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}.</p>
	<b>Expenditure</b>	
		<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 for rows R0610 and R0690. That is, gross and net claims incurred reported in these rows are equivalent to claims incurred amounts reported in Solvency II Reporting template S.05.01.01.</p>
R0610 / C0015, C0110 to C0340, C0610 to C0700, C1015, C1100 to C1340, C1610 to C1700, C2015, C2110 to C2340, C2610 to C2700, C3015, C3110 to C3340, C3610 to C3700	Claims incurred – gross (undiscounted)	<p>Claims incurred 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 period.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> <p>Claims paid includes claims payable to policyholders at the end of the period. (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.)</p> <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>Claims incurred – gross (undiscounted) is as reported in the Solvency II reporting templates at {S.05.01.01, (R0310+R0320+R0330) } as if there is no explicit discounting. (Where explicit discounting is that referred to in Directive 91/674/EC article 60 section 2(g) )</p> <p>It includes claims incurred attributable to business transferred-in or business transferred-out during the period.</p>



CELL(S)	ITEM	INSTRUCTIONS
R0620 / C0010, C0015, C0110 to C0340	Gross benefit and claims paid during the period	This is the claims paid used in the derivation of 'claims incurred – gross' in row R0610.
R0630 / C0015, C0110 to C0340	Gross undiscounted provision claims at end of the period	This is the provision for claims at the end of the period used to derive the change in the provision for claims during the business year in the 'claims incurred – gross' (undiscounted) in row R0610.
R0640 / C0015, C0110 to C0340	Gross undiscounted provision for at start of the period	This is the provision for claims at start of the period used to derive the change in the provision for claims during the business year in the 'claims incurred – gross' (undiscounted) in row R0610.
R0650 / C0015, C0110 to C0340, C1015, C1100 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	Claims incurred – gross (undiscounted) : Claim events relating to prior years	<p>This is the part of the 'claims incurred – gross' in row R0610 that relates to:</p> <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul> <p>We normally expect this to be R0660 plus R0680 less R0640 where these rows are reported.</p>
R0660 / C0015, C0110 to C0340	Gross amounts of benefit and claims paid during the period: Claim events relating to prior years	<p>This is the claims paid used in the derivation of 'claims incurred – gross' in row R0610 that relates to:</p> <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
R0680 / C0015, C0110 to C0340	Gross undiscouted provision for claims at of the period: Claim events relating to prior years	<p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'claims incurred – gross' (undiscouted) in row R0610 relating to:</p> <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul>
R0690 / C0015, C0110 to C0340, C1015, C1110 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	Claims incurred - net (undiscouted)	<p>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 period 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> <p>Claims paid includes claims payable to policyholders at the end of the period. (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.)</p> <p>This item is net of reinsurance and not discouted for investment income.</p> <p>Claims incurred – net (undiscouted) is as reported in the Solvency II Reporting templates at {S.05.01.01, R0400} as if there is no explicit discouting. (Where explicit discouting is in accordance with directive 91/674/EC article 60 section 1(g)(i) to (v) ).</p> <p>This item would normally include claims paid and provision for claims attributable to business transferred-in or business transferred-out during the period.</p>
R0700 / C0010, C0015, C0110 to C0340, C0510 to C0540	Net benefit and claims paid during the period	<p>This is the claims paid used in the derivation of 'claims incurred – net' in row R0690.</p>
R0710 / C0015, C0110 to C0340	Net undiscouted provision for claims at end of the period	<p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'claims incurred – net' (undiscouted) in row R0690.</p>



CELL(S)	ITEM	INSTRUCTIONS
R0720 / C0015, C0110 to C0340	Net undiscounted provision for claims at start the period	This is the provision for claims at start of the period used to derive the change in the provision for claims during the period in the 'claims incurred – net' (undiscounted) in row R0690.
R0724 / C0015, C0110 to C0340, C1015, C1110 to C1340, C2015, C2110 to C2340, C3015, C3110 to C3340	Claims incurred - net (undiscounted) : Claim events relating to prior years	This is the part of the derivation of 'claims incurred – net' in row R0690 that relates to: <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul> <p>We normally expect this to be R0725 plus R0726 less R0720 where these rows are reported.</p>
R0725 / C0015, C0110 to C0340	Net amounts claims paid during the business year: Claim events relating to prior years	This is the claims paid used in the derivation of 'claims incurred – net' in row R0690 that relates to: <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul>
R0726 / C0015, C0110 to C0340	Net undiscounted provision for claims at end of business year: Claim events relating to prior years	This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'claims incurred – net' (undiscounted) in row R0690 relating to: <ul style="list-style-type: none"> <li>➤ claim events that occurred prior to the period (for business that the firm reports by accident year), or</li> <li>➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior to the period (for business that the firm reports by underwriting year).</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
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)	<p>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)).</p> <p>For column C0015, 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 in 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.</p> <p>For non-life annuity business (columns C0510 to C0540, C1510 to C1540, C2510 to C2540, C3510 to C3540, C4510 to C4540) the net claims incurred is that-reported in Solvency II Reporting template at {S.05.01.01, R1700}.</p>
R0810 / C0010, C0015, C0110 to C0340, C0510 to C0540, C1010, C1015, C1100 to C1340, C1510 to C1540, C2010, C2015, C2110 to C2340, C2510 to C2540, C3010, C3015, C3110 to C3340, C3510 to C3540	Claims incurred – net (discounted) – relating to business transfers -out	<p>Claims incurred during the period , net of reinsurance, relating to non-life insurance contracts transferred out by the firm during that period via Part VII of FSMA 2000</p>





CELL(S)	ITEM	INSTRUCTIONS
R0910 / C0010, C1010, C2010, C3010	Total expenses incurred in the period (net of reinsurance ceded)	<p>Derived as R0910 =</p> <ul style="list-style-type: none"> <li>• Administrative expenses incurred in the business year net of reinsurance ceded (R0920)</li> <li>• plus Investment Management expenses incurred in the business year net of reinsurance ceded (R0930)</li> <li>• plus Claims Management expenses incurred in the business year net of reinsurance ceded (R0940)</li> <li>• plus Acquisition expenses incurred in the business year - commission relating to business accepted (R0950)</li> <li>• plus Acquisition expenses incurred in the business year - other (R0960)</li> <li>• less Reinsurance commissions and profit participations incurred in the business year (R0970)</li> <li>• plus Overhead expenses incurred in the business year net of reinsurance ceded (R0980)</li> <li>• plus Other expenses incurred in the business year net of reinsurance ceded (R0990)</li> </ul> <p>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}.</p> <p>This item should comprise all expenses incurred by the undertaking attributable to the business year, on accrual basis.</p>
R0920 / C0010	Administrative expenses incurred in the period (net of reinsurance ceded)	<p>Administrative expenses incurred by the undertaking attributable to the period, 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 administrative expenses is as reported in the Solvency II reporting template at:</p> <ul style="list-style-type: none"> <li>• {S.05.01.01, R0700 } for non-life lines of business plus</li> <li>• {S.05.01.01, R2000} for non-life annuity business.</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
R0930 / C0010, C0015	Investment Management expenses incurred in the period (net of reinsurance ceded)	<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 reported in the Solvency II reporting template at:</p> <ul style="list-style-type: none"> <li>• {S.05.01.01, R0800 } for non-life lines of business plus +</li> <li>• {S.05.01.01, R2100} for non-life annuity business.</li> </ul>
R0940 / C0010, C0015, C0110 to C0340, C0510 to C0540	Claims Management expenses incurred in the period (net of reinsurance ceded)	<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 claims management expenses is as reported in the Solvency II reporting template at:</p> <ul style="list-style-type: none"> <li>• {S.05.01.01, R0900 } for non-life lines of business</li> <li>• plus</li> <li>• {S.05.01.01, R2200} for non-life annuity business.</li> </ul>
R0950 / C0015, C0110 to C0340, C0610 to C0830, C1015, C1110 to C1340, C1610 to C1830, C2015, C2110 to C2340, C2610 to C2830, C3015, C3110 to C3340, C3610 to C3830	Acquisition expenses incurred in the period - commission	<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 / C0015, C0110 to C0340	Acquisition expenses incurred in the period - other	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.
R0970 / C0015, C0110 to C0340	Reinsurance commissions and profit participations incurred in the period	<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>
R0980 / C0010	Overhead expenses incurred in the period (net of reinsurance ceded)	<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 in column C0010 should include the amounts reported in the Solvency II reporting templates at:</p> <ul style="list-style-type: none"> <li>• {S.05.01.01, R1100, C0200};</li> <li>• {S.05.01.01, R2400, (C0250 +C0260) };</li> <li>• any overhead expenses included in {S.05.01.01, R2400, (C0270 +C0280) } attributable to accepted reinsurance related to annuities stemming from non-life insurance contracts.</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
R0990 / C0010	Other expenses incurred in the period (net of reinsurance ceded)	<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 at column C0010 or column C4010 is as reported in the Solvency II reporting templates at {S.05.01.01, R1200, C0200} + {S.05.01.01, R2500, C0300}</p>
R1000 / C0010	Changes in other technical provision	<p>Changes in other technical provisions as defined in directive 91/674/EEC article 26 where applicable.</p> <p>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.)</p> <p>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> <p>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).</p> <p>The amount reported at column C0010 should include the amounts reported in the Solvency II reporting templates at:</p> <ul style="list-style-type: none"> <li>• {S.05.01.01, R0500, C0200};</li> <li>• {S.05.01.01, R1800, (C0250 +C0260)};</li> <li>• any changes in other technical provisions included in {S.05.01.01, R1800, (C0270 +C0280) } attributable to accepted reinsurance related to annuities stemming from non-life insurance contracts.</li> </ul>
R1120 / C0010, C1010, C2010, C3010	Interest payable	Interest payable before deduction of tax
R1130 / C0010	Taxation	This amount should match what is reported in the firm's statutory financial accounts for the period.



CELL(S)	ITEM	INSTRUCTIONS
R1140 / C0010	Other expenditure attributable to the period and included in the income statement.	Outgo attributable to the period that is not included in claims, expenses, change in other technical provisions, 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).
R1310 / C0010, C1010, C2010, C3010	Total expenditure incurred (discounted) in the period	<p>Derived as R1310 =</p> <ul style="list-style-type: none"> <li>• Net claims incurred discounted (R0730)</li> <li>• plus Total expenses attributable to the business year (R0910)</li> <li>• plus changes in other technical provisions (R1000)</li> <li>• plus Interest payable (R1120)</li> <li>• plus Taxation (R1130)</li> <li>• plus Other expenditure (R1140);</li> </ul> <p>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}.</p>
R1610 / C0010	Other Comprehensive Income	<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>
R1620 / C0010, C1010, C2010, C3010	Total comprehensive income	<p>Derived as R1620 =</p> <p style="padding-left: 40px;">Total income earned in the business year (R0510) less Total expenditure incurred (R1310) plus Other Comprehensive Income (R1610)</p> <p>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'</p> <p>This amount can be negative</p>
R1630 / C0010, C1010, C2010, C3010	Dividends paid or payable in the period	<p>In the case where the period is the reporting period, this amount is the dividend payments to shareholders approved by the Board of the firm whether actually paid or not.</p> <p>In the case where the period is a plan year, this amount is the dividend payments to shareholders that the firm plans to be approved by its Board.</p>
	<b>Balance Sheet Information</b>	



CELL(S)	ITEM	INSTRUCTIONS
R1710 / C0110, C1110, C2110, C3110, C0120, C1120, C2120, C3120, C0140, C1140, C2140, C3140, C0150, C1150, C2150, C3150, C0170, C1170, C2170, C3170	Number of risks written in the period – direct	<p>The number of insurance contracts written in the period for insurance business (ie not for accepted reinsurance business) is to be reported for the following lines of business:</p> <ul style="list-style-type: none"> <li>• Medical expense insurance (columns C0110, C1110, C2110, C3110);</li> <li>• Income protection (columns C0120, C1120, C2120, C3120);</li> <li>• Motor vehicle liability – personal lines (columns C0140, C1140, C2140, C3140);</li> <li>• Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150);</li> <li>• Property – personal lines (columns C0170, C1170, C2170, C3170).</li> </ul> <p>The number of accepted reinsurance contracts is not to be reported in row R1710.</p>
R1710 / C0130, C1130, C2130, C3130,  C0141, C1141, C2141, C3141,  C0151, C1151, C2151, C3151, C0160, C1160, C2160, C3160, C0180, C1180, C2180, C3180, C0190, C1190, C2190, C3190, C0200, C1200, C2200, C3200, C0210, C1210, C2210, C3210, C0220, C1220, C2220, C3220, C0230, C1230, C2230, C3230, C0240, C1240, C2240, C3240, C0250, C1250, C2250, C3250, C0260, C1260, C2260, C3260	Number of risks written in the period – direct	<p>The number of insurance contracts written in the period for insurance business (ie not for accepted reinsurance business).</p> <p>This item need not be reported for any of the lines of business listed below if the total sum insured at end of the period is reported in row R1730 for that line of business.</p> <p>The lines of business are:</p> <ul style="list-style-type: none"> <li>• Workers compensation (C0130, C1130, C2130, C3130);</li> <li>• Motor vehicle liability – non personal lines (columns C0141, C1141, C2141, C3141);</li> <li>• Motor vehicle other – non personal lines (columns C0151, C1151, C2151, C3151);</li> <li>• Marine, aviation and transport insurance (columns C0160, C1160, C2160, C3160);</li> <li>• Fire and other damage to property insurance - non-personal lines (columns C0180, C1180, C2180, C3180);</li> <li>• Employers Liability (columns C0190, C1190, C2190, C3190);</li> <li>• Public &amp; products Liability (columns C0200, C1200, C2200, C3200);</li> <li>• Professional Indemnity (columns C0210, C1210, C2210, C3210);</li> <li>• Other general liability (columns C0220, C1220, C2220, C3220);</li> <li>• Credit and suretyship insurance (columns C0230, C1230, C2230, C3230);</li> <li>• Legal expenses (columns C0240, C1240, C2240, C3240);</li> <li>• Assistance (columns C0250, C1250, C2250, C3250);</li> <li>• Miscellaneous financial loss (columns C0260, C1260, C2260, C3260)</li> </ul> <p>The number of accepted reinsurance contracts is not to be reported in row R1710.</p>



CELL(S)	ITEM	INSTRUCTIONS
R1720 / C0110, C1110, C2110, C3110, C0120, C1120, C2120, C3120, C0140, C1140, C2140, C3140, C0150, C1150, C2150, C3150, C0170, C1170, C2170, C3170	Number of risks written in the period – direct – new business	<p>The number of insurance contracts written in the period for insurance business (ie not accepted reinsurance business) that is new (as opposed to renewal) business is to be reported for the lines of business listed below. The definition of 'new business' is what the firm uses for its internal management information purposes.</p> <p>The lines of business are:</p> <ul style="list-style-type: none"><li>• Medical expense insurance (columns C0110, C1110, C2110, C3210);</li><li>• Income protection (columns C0120, C1120, C2120, C3120);</li><li>• Motor vehicle liability - personal lines (columns C0140, C1140, C2140, C3140,);</li><li>• Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150);</li><li>• Property personal lines (columns C0170, C1170, C2170, C3170).</li></ul>



<p>R1730 / C0110 to C0260, C1110 to C1260, C2110 to C2260, C3110 to C3260</p>	<p>Sum insured in- force at end of the period - direct</p>	<p>The total sum insured at end of the period over all policies in the line of business in question for insurance business (ie not for accepted reinsurance business).</p> <p>This item need not be reported for any of the lines of business listed below if the number of risks written has been reported at row R1710 has been reported for that line of business.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.</li> <li>• 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.</li> </ul> <p>The lines of business are:</p> <ul style="list-style-type: none"> <li>• Medical expense insurance (columns C0110, C1110, C2110, C3110);</li> <li>• Income protection (columns C0120, C1120, C2120, C3120);</li> <li>• Workers compensation (columns C0130, C1130, C2130, C3130);</li> <li>• Motor vehicle liability – personal lines (columns C0140, C1140, C2140, C3140);</li> <li>• Motor vehicle liability – non personal lines (columns C0141, C1141, C2141, C3141);</li> <li>• Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150);</li> <li>• Motor vehicle other – non personal lines (columns C0151, C1151, C2151, C3151);</li> <li>• Marine aviation and transport (columns C0160, C1160, C2160, C3160);</li> <li>• Property – personal lines (columns C0170, C1170, C2170, C3170);</li> <li>• Fire and other damage to property insurance - non-personal lines (columns C0180, C1180, C2180, C3180);</li> <li>• Employers Liability (columns C0190, C1190, C2190, C3190);</li> <li>• Public &amp; products liability (columns C0200, C1200, C2200, C3200);</li> <li>• Professional indemnity (columns C0210, C1210, C2210, C3210);</li> <li>• Other general liability (columns C0220, C1220, C2220, C3220);</li> <li>• Credit and suretyship insurance (columns C0230, C1230, C2230, C3200);</li> <li>• Legal expenses (columns C0240, C1240, C2240, C3240);</li> <li>• Assistance (columns C0250, C1250, C2250, C3250);</li> </ul>
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CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> <li>Miscellaneous financial loss (columns C0260, C1260, C2260, C3260).</li> </ul> <p>The sum insured of accepted reinsurance contracts is not to be reported in row R1730.</p>
R1910 / C0010, C1010, C2010, C3010	Assets at end of the period – investments (Solvency II basis)	This item should comprise of the investments included in Solvency II Reporting template at {S.02.01.01, R0070, C0010}.
R1915 / C0010, C1010 C2010, C3010	Assets - reinsurance recoverables	This item is as reported in Solvency II Reporting templates at {S.02.01.01, R0270, C0010}.
R1920 / C0010, C1010, C2010, C3010	Assets at end of the period – Total (Solvency II basis)	This item should comprise of the assets included in Solvency II Reporting templates at {S.02.01.01, R0500, C0010}.
R1930 / C0010, C1010, C2010, C3010	Best estimate gross plus technical provisions calculated as a whole at end of the period	<p>This item is as reported in the Solvency II reporting templates at {S.02.01.01, (R0530 +R0540 +R0570 +R0580 +R0620 +R0630 +R0660 +R0670), C0010}</p> <p>Any transitional deduction to technical provisions is not included.</p>
R1940 / C0015, C1015, C2015, C3015	Best estimate - claim provision - gross at end of the period	<p>This item is as reported in the Solvency II reporting templates at {S.17.01.01, R0160, C0180}</p> <p>Any transitional deduction to technical provisions is not included.</p>
R1945 / C0015, C1015, C2015, C3015	Best estimate - premium provision - gross at end of the period	<p>This item is as reported in the Solvency II reporting templates at {S.17.01.01, R0060, C0180}</p> <p>Any transitional deduction to technical provisions is not included.</p>



CELL(S)	ITEM	INSTRUCTIONS
R1950 / C0010, C0015, C1010, C1015, C2010, C2015, C3010, C3015,	Risk margin at end of the period	<p>The risk margin reported at C0010, C1010, C2010, C3010 includes the amounts reported in Solvency II Reporting templates at:</p> <ul style="list-style-type: none"> <li>• {S.17.01.01, R0280, C0180};</li> <li>• {S.12.01.01, R0100, (C0090 +C0140 +C0190) };</li> <li>• any risk margin included in {S.12.01.01, R0100, C0200} attributable to accepted reinsurance related to annuities stemming from non-life insurance contracts).</li> </ul> <p>The risk margin reported at C0015, C1015, C2015, C3015 is as reported in Solvency II reporting templates at {S.17.01.01, R0280, C0180}.</p>
R1960 / C0010, C1010, C2010, C3010	Total liabilities at end of the period (Solvency II basis)	<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>We would normally expect this to be total assets less basic own funds.</p>
	<b>Basic Own Funds and SCR</b>	
R2100 / C0010, C1010, C2010, C3010	Basic Own Funds at end of the period	<p>This should comprise of the items included in the Solvency II Reporting template at {S.02.01.01, R1000, C0010}.</p> <p>Is equal to R2110 +R2130 +R2150 +R2160.</p>
R2110 / C0010, C1010, C2010, C3010	Basic Own Funds at end of the period –tier 1	<p>This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, (C0020 +C0030) }</p>
R2120 / C0010	Tier 1 injected during the period	<p>The amount included in row R2110 that was injected into the undertaking (eg via investment from shareholders) during the business year.</p>
R2130 / C0010, C1010, C2010, C3010	Basic Own Funds at end of the period –tier 2	<p>This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, C0040}.</p>
R2140 / C0010	Tier 2 injected during the period	<p>The amount included in row R2130 that was injected into the undertaking during the period.</p>
R2150 / C0010, C1010, C2010, C3010	Basic Own Funds at end of the period –tier 3	<p>This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0290, C0050}</p>



CELL(S)	ITEM	INSTRUCTIONS
R2160 / C0010, C1010, C2010, C3010	Basic Own Funds at end of the period – other	Equals R2100 less (R02110 +R2130 +R2150)
R2170 / C0010, C1010, C2010, C3010	Ancillary Own funds at end of the period	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0400, C0010}
R2180 / C0010, C1010, C2010, C3010	Eligible own funds to meet SCR end of the period	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0540, C0010}
R2190 / C0010, C1010, C2010, C3010	SCR at end of the period	This should comprise of the items included in the Solvency II Reporting template at {S.23.01.01, R0580, C0010}

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