

Technical Annex B

S.01.01. - Content of the submission

General comments:

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

This annex relates to quarterly and annual submission for financial stability purposes of information for groups.

When a special justification is needed the explanation is not to be submitted within the reporting template but shall be part of the dialogue between undertakings and national competent authorities.

| | ITEM | INSTRUCTIONS |
|-------------|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | S.01.02 - Basic Information - General | This template shall always be reported. The only option possible is: 1 - Reported |
| C0010/R0030 | S.02.01 - Balance Sheet | One of the options in the following closed list shall be used: 1 - Reported 6 - Exempted under Article 254(2) 0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0110 | S.05.01 - Premiums, claims and expenses by line of business | One of the options in the following closed list shall be used: 1 - Reported 6 - Exempted under Article 254(2) 0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0140 | S.06.02 - List of assets | One of the options in the following closed list shall be used: 1 - Reported 0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0250 | S.14.01 - Life obligations analysis | One of the options in the following closed list shall be used: 1 - Reported 2 - Not reported as no life and health SLT business 0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0410 | S.23.01 - Own funds | One of the options in the following closed list shall be used: 1 - Reported 6 - Exempted under Article 254(2) 0 - Not reported other reason (in this |

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| | | case special justification is needed). |
| C0010/R0490 | S.25.04 - Solvency Capital Requirement | One of the options in the following closed list shall be used: 1 – Reported 0 – Not reported other reason (in this case special justification is needed). |
| C0010/R0950 | S.38.01 - Duration of technical provisions | One of the options in the following closed list shall be used: 1 – Reported 0 – Not reported other reason (in this case special justification is needed) |
| C0010/R0960 | S.39.01 - Profit and Loss | One of the options in the following closed list shall be used: 1 – Reported 15 – Not reported in Q1 and Q3 0 – Not reported other reason (in this case special justification is needed) |
| C0010/R0970 | S.40.01 - Profit or loss sharing | One of the options in the following closed list shall be used: 1 – Reported 0 – Not reported other reason (in this case special justification is needed) |
| C0010/R0980 | S.41.01 - Lapses (life business) | One of the options in the following closed list shall be used: 1 – Reported 0 – Not reported other reason (in this case special justification is needed) |

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

General comments:

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

This annex relates to quarterly submission of information for financial stability purposes for groups.

This template shall be reported from a consolidated accounting perspective, i.e.: Local GAAP or IFRS (if allowed as local GAAP) valuation but using SII lines of business. Groups shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

The template is based on a year-to-date basis.

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

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.

| | ITEM | INSTRUCTIONS |
|-------------------------------------------------------|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Non-life insurance and reinsurance obligations | | |
| C0010 to C0120/R01 10 | Premiums written – Gross - Direct Business | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0120/R01 20 | Premiums written – Gross - Proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0130 to C0160/R01 | Premiums written – | Definition of premiums written provided in application of directive 91/674/EEC where |

| | ITEM | INSTRUCTIONS |
|---------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 30 | Gross - Non proportional reinsurance accepted | applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R02 00 | Premiums written – Net | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0160/R04 00 | Claims incurred – Net | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0160/R05 50 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0200/R12 00 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by LoBs. Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc. |
| C0200/R13 00 | Total expenses | Amount of all expenses. |
| Life insurance and reinsurance obligations | | |
| C0210 to C0280/R14 10 | Premiums written – Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. It includes both direct and reinsurance business. |
| C0210 to | Premiums | Definition of premiums written provided in |

| | ITEM | INSTRUCTIONS |
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| C0280/R15 00 | written - Net | application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R18 00 | Claims incurred - Net | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R19 00 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0300/R25 00 | Other expenses | Other technical expenses not covered by above mentioned expenses and not split by LoBs. Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc. |
| C0300/R26 00 | Total expenses | Amount of all technical expenses. |

S.14.01. - Life obligations analysis (Old TP-F3)

General comments:

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

This annex relates to annual submission of information for financial stability purposes for individual entities and groups.

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non-life contracts. All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product should be reported in different lines, using different ID codes.

Data shall be reported by Homogeneous Risk Group.

| | ITEM | INSTRUCTIONS |
|----------------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0170 (A42) | HRG code | Homogeneous Risk Group Internal ID code used by undertaking for each Homogeneous Risk Group. See definition in Article 80 of Directive 2009/138/EC. The ID code shall be consistent over time. |
| C0180 (A21) | Best Estimate | Amount of gross best estimate calculated by Homogenous Risk Group. |
| C0210 (A30) | Annualised guaranteed rate (over average duration of guarantee) | Average guaranteed rate to the policy holder over the remaining life time of the contract. Only applicable where a guaranteed rate is provided in the contract. Not applicable for unit linked contracts. |

S.23.01 - Own Funds

General comments:

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the next table identifies the items to be reported by row and column number, as shown in the template in Annex I.

This Annex relates to the quarterly submission of information for financial stability purposes for groups.

The template is applicable under all three calculation methods for group solvency capital requirement. Since most of the items are applicable to the part of the group that is covered by method 1, the items applicable when Deduction and Aggregation is used, exclusively or in combination with method 1, are clearly identified in the log file instructions.

| | ITEM | INSTRUCTIONS |
|-------------|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| R0140/C0010 | Subordinated liabilities - total | This is the total amount of subordinated liabilities. |
| R0140/C0030 | Subordinated liabilities - tier 1 restricted | This is the amount of subordinated liabilities that meets the criteria for Tier 1 restricted items. |
| R0140/C0040 | Subordinated liabilities - tier 2 | This is the amount of subordinated liabilities that meets the criteria for Tier 2. |
| R0140/C0050 | Subordinated liabilities - tier 3 | This is the amount of subordinated liabilities that meets the criteria for Tier 3. |
| R0290/C0010 | Total basic own funds after deductions | This is the total amount of basic own fund items after deductions. |
| R0290/C0020 | Total basic own funds after deductions - tier 1 unrestricted | This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items. |
| R0290/C0030 | Total basic own funds after deductions - tier 1 restricted | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items. |
| R0290/C0040 | Total basic own funds after deductions - tier | This is the amount of basic own fund items after adjustments that meet the |

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| | 2 | criteria for Tier 2. |
| R0290/C0050 | Total basic own funds after deductions – tier 3 | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3. |
| R0570/C0010 | Total eligible own funds to meet the minimum consolidated group SCR – total | This is the total eligible own funds to meet the minimum consolidated group SCR. |
| R0570/C0020 | Total eligible own funds to meet the minimum consolidated group SCR – tier 1 unrestricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items. |
| R0570/C0030 | Total eligible own funds to meet the minimum consolidated group SCR – tier 1 restricted | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items. |
| R0570/C0040 | Total eligible own funds to meet the minimum consolidated group SCR – tier 2 | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 2. |
| R0660/C0010 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) | This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR. |
| R0660/C0020 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) – tier 1 unrestricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted |
| R0660/C0030 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet |

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| | undertakings included via D&A) – tier 1 restricted | the criteria to be included in Tier 1 restricted |
| R0660/C0040 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) – tier 2 | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 2 |
| R0660/C0050 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) – tier 3 | This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3 |

S.25.04. - Solvency Capital Requirement

General comments:

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

This annex relates to quarterly submission of information for financial stability purposes for individual entities and groups.

| | ITEM | INSTRUCTIONS |
|-------------|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | Solvency capital requirement | Amount of the Solvency Capital Requirement regardless of the method of calculation. The amount reported should reflect the impact of the loss absorbing capacity of technical provisions and deferred taxes. When undertaking has RFF this item has to be reported with reference to the SCR calculation at undertaking level. |
| C0010/R0020 | Solvency Capital Requirement Floor - Standard formula | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. |

S.38.01. – Duration of technical provisions

General comments:

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

This annex relates to annual submission of information for financial stability purposes for individual entities and groups.

| | ITEM | INSTRUCTIONS |
|-------------|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | Duration of technical provisions, Life excluding unit-linked | Macaulay duration (the weighted average maturity of cash flows) of technical provisions, life business excluding unit-linked products without investment guarantees. |
| C0010/R0020 | Duration of technical provisions, Non-Life | Macaulay duration of technical provisions, (the weighted average maturity of cash flows) non-life business. |

S.39.01. - Profit and Loss

General comments:

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

This annex relates to quarterly submission of information for financial stability purposes for individual entities and groups.

| | ITEM | INSTRUCTIONS |
|-------------|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | Statutory Accounting: Profit&Loss | Profit or Loss after taxes as in Directive 91/674/EEC, Article 34, III., Item 16. In cases where profit and loss figures on a statutory accounting basis are not available semi-annually, an estimation should be provided. |

S.40.01. - Profit or Loss sharing

General comments:

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

This annex relates to annual submission of information for financial stability purposes for individual entities and groups.

| | ITEM | INSTRUCTIONS |
|-------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | Discretionary benefits (profit or loss sharing) allocated to policyholders. | The amount of discretionary benefits distributed, vested, declared or allotted to policyholders (profit or loss sharing) over the monitoring period (previous year) divided by total technical provisions for contracts displaying such features (e.g. insurance with profit participation) at the start of the period (1 January). |

S.41.01. - Lapses

General comments:

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

This annex relates to quarterly submission of information for financial stability purposes for individual entities and groups.

| | ITEM | INSTRUCTIONS |
|-------------|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C0010/R0010 | Lapse/surrender rate contracts | Number of life contracts (policies, not IFRS 4 contracts) fully or partially lapsed or surrendered during the reporting period divided by the number of life contracts at the beginning of the period. |
| C0010/R0020 | Lapse/surrender rate volume | Volume (the amount of technical provisions) of life contracts fully or partially lapsed or surrendered during the reporting period divided by the volume (the amount of technical provisions) of life contracts at the beginning of the period. |