**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 individual entities.

This template includes information about life insurance contracts and also includes annuities stemming from non-life contracts (which are also analysed in S.16.01). All insurance contracts shall be reported even if classified as investments contract on accounting basis.

Columns C0010 to C0080 shall be reported by product.
Columns C0090 to C0160 characterise the product.
Columns C0170 to C0210 shall be reported by Homogeneous Risk Group.

| ITEM | | INSTRUCTIONS |
|---|---|---|
| C0010 (A1A) | Product ID code | Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. Different products are characterised according to cells C0090 to C0160. The ID code shall be consistent over time. |
| C0020 (A3) | Fund number | Applicable to products that are part of ring fenced funds or other internal funds (defined according to national markets). This number is attributed by the undertaking and shall be consistent over time and shall not be reused for other funds. The number shall be used consistently across all templates, where relevant, to identify the fund. |
| C0030 (A2A) | Line of Business | Line of business as defined in Annex 1 of Implementing measures The following closed list shall be used: 29 - Health insurance 30 - Insurance with profit participation 31 - Index-linked and unit-linked insurance 32 - Other life insurance 33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations 34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations 35 - Health reinsurance 36 - Life reinsurance |
| C0040 (A9) | Number of contracts at the end of the year | Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract. In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled. For annuities use the number of annuities obligations. |
| C0050 (A10) | Number of new contracts during year | Number of new contracts during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040. For annuities use the number of annuities obligations. |

| C0060 (A15) | Total amount of Written premiums | Total amount of gross written premiums as defined in Directive 2009/138/EC. |
|---|---|---|
| C0070 (A20) | Total amount of claims paid during year | Total amount of gross claims paid during the year, including expenses. |
| C0080 (A8) | Country | Country ISO 3166 code or list of codes according to the following instructions:<br>- ISO 3166 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product.<br>- If reinsurance it shall refer to the country of the cedent undertaking.<br>- For countries representing less than 10 % of TP or written premiums for a given product, report a list of ISO 3166 Codes of the countries concerned. |
| C0090 (A1A) | Product ID code | Same code as in C0010.<br>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.<br>The ID code shall be consistent over time. |
| C0100 (A6) | Product classification | The following close list shall be used:<br>1 - single life<br>2 - joint life<br>3 - collective<br>4 - pension entitlements<br>5 - other<br><br>For annuities stemming from non-life use "5 – other". |
| C0110 (A5) | Type of product | General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used. |
| C0120 (A1) | Product denomination | Commercial name of product (undertaking-specific). |
| C0130 (A4) | Product still commercialised? | Specify if product is still for sale or if it is just in run-off. The following closed list shall be used:<br>1 – Still comercialised<br>2 – In run-off |
| C0140 (A7) | Type of premium | The following close list shall be used:<br>1 - Regular premium, premiums that policyholder has to pay at pre-determined dates and predetermined or variable amounts in order to have the full effect of its guarantee, including those cases when contracts provide the right of policyholders of changing dates and amount of premiums.<br>2 - Single premium with possibility of additional premiums with additional guarantee according to amount paid<br>3 - Single premium without possibility to pay an additional premium in the future<br>4 - Other, any other case not mentioned in options above or a combination<br><br>For annuities stemming from non-life use "4 - other". |

| C0150 (A41) | Use of financial instrument for replication? | State whether the product is considered replicable by a financial instrument (i.e. hedgeable, with technical provisions calculated as a whole). The following closed list shall be used: <br> 1 - Replicable by financial instrument; <br> 2 – Not replicable by financial instrument; <br> 3 - Partially replicable by financial instrument. |
|---|---|---|
| C0160 (A2B) | Number of HRGs in products | If Homogeneous Risk Groups within the product are common to other products, specify the number of Homogeneous Risk Groups in the product that are common to other products. |
| 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. <br> The ID code shall be consistent over time. |
| C0180 (A21) | Best Estimate | Amount of best estimate calculated by Homogenous Risk Group. |
| C0190 (A24) | Capital-at-risk | The capital at risk, as defined in Implementing measures. <br> For annuities stemming from non-life contracts this cell shall be filled in with zero unless the annuities have positive risk. |
| C0200 (A26) | Surrender value | Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option. |
| C0210 (A30) | Annualised guaranteed rate (over average duration of guarantee) | Average guaranteed rate to the policy holder over the life time of the contract. <br> Not applicable for unit linked contracts. |
| C0220 (A1A) | Product ID code | Same code as in C0010. <br> Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. <br> The ID code shall be consistent over time. <br> If one product corresponds to more than one Homogeneous Risk Group identify which ones by rows, repeating the Product ID code. <br> If different products correspond to one single Homogeneous Risk Group report each product once identifying the HRG ID code. |
| C0230 (A42) | HRG ID code | Same code as in in C0170. <br> Internal HRG ID code used by the undertaking for each Homogeneous Risk Group. See definition in Article 80 of Directive 2009/138/EC. <br> The ID code shall be consistent over time. <br> Identify the HRG for each product that is considered for the purposes of calculating the technical provisions. |