



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

### General Comment

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

All insurance and reinsurance firms that have permission to effect new contracts of non-life insurance business are required to complete this template.

Firms are required to report on this template information relating to income, expenditure, balance sheet items, own funds and solvency capital requirement,

The income and expenditure items shall be reported on the same accounting basis as that used for the harmonized template S.05.01.b.

The balance sheet and own funds items and solvency capital requirement shall be reported in accordance with the Solvency II Directive.

The purpose of the template is for (re)insurance firms to report forward looking information to the PRA so that the firm's expectation of its sources of revenue over the financial year ended and the coming three financial years is transparent.

~~The completed template will consist of four separate worksheets:~~

- ~~• One worksheet for the financial year ended on the reference date (the date identifying the last day of the reporting period) – for this worksheet the “business year” selected at row Z0310 is ‘reporting period’.~~
- ~~• One worksheet for the first financial following the ‘reporting period’ – for this worksheet the “business year” selected at row Z0310 is ‘Plan year 1’.~~
- ~~• One worksheet for the second financial following the ‘reporting period’ – for this worksheet the “business year” selected at row Z0310 is ‘Plan year 2’.~~
- ~~• One worksheet for the third financial following the ‘reporting period’ – for this worksheet the “business year” selected at row Z0310 is ‘Plan year 3’.~~

For example if the reference date is 31/12/2016, the ‘reporting period’ would be the financial year ending 31/12/2016; and ‘Plan year 1’, ‘Plan year 2’, and ‘Plan year 3’ would be the financial years ending 31/12/2017, 31/12/2018 and 31/12/2019 respectively.

The information reported on this template is to be as at the reference date. This means that the information reported on worksheets ‘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.

In this template firms are to report specified financial measures (e.g. premiums, claims, expenses) along the rows of the template by line of business down the columns of the template (with some lines of business columns split by distribution channel).

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). For the purpose of assisting firms to understand how such items are derived there is a reference column on the template showing:

- An item reference for each row on the template (e.g. gross premiums written has reference A1, gross premiums earned has reference B1, gross claims incurred has reference G1), and



- The formula used to derive those items that are derived from other items.

Both the above are also shown in these instructions. 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 ...". To provide clarity on the business years for which an item need be reported, this is summarised in a 'business year reference' column on the template.

### Lines of business to be reported in each column

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

- All LoBs combined other than annuities from non-life obligations. (Reported in column C0010 and rows R0110 to R0260, R0510, R0610 to R0730, R1310, R1930, R1940, R1950 )
- All LoBs combined including annuities from non-life obligations. (Reported in column C0010 and rows R0410 to R0440, R0910 to R1140, R1510, R1610, R1620, R1910, R1920, R1960 to R2150)
- Line of business 1 '*Medical expense insurance*' in the Delegated Act Annex 1: "Lines of Business". (Reported in column C0110.)
- Line of business 2 '*income protection insurance*' in the Delegated Act Annex 1: "Lines of Business". (Reported in column C0120. 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.)
- Line of business 3 '*workers' compensation insurance*' in the Delegated Act Annex 1: "Lines of Business". (Reported in column C0130.)
- Lines of business 4 and 5 '*motor vehicle liability insurance*' and '*other motor insurance*', in the Delegated Act 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 cell column C0140. 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.)
- Lines of business 4 and 5 '*motor vehicle liability insurance*' and '*other motor insurance*', in the Delegated Act Annex 1: "Lines of Business", combined that is not attributable to personal lines motor business as defined above. (Reported in columns C0150).
- Line of business 6 '*Marine, Aviation and transport insurance*' in the Delegated Act Annex 1: "Lines of Business". (Reported in column C0160).
- Line of business 7 '*Fire and other damage to property insurance*' in the Delegated Act 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. A split of this LoB by distribution channel is reported in columns C0171 for Direct, C0172 for broker / intermediary, C0173 for price comparison website, C0174 for other.)

- j) Line of business 7 '*Fire and other damage to property insurance*' in the Delegated Act Annex 1: "Lines of Business" that is not attributable to personal lines property business as defined above. (Reported in column C0180)
- k) Employers' liability. Defined as: *Contracts of insurance (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 column C0190)
- l) Public and Products Liability. Defined as: *Contracts of insurance (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)
- m) Professional Indemnity liability. Defined as: *Contracts of insurance (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)
- n) Line of business 8 '*general liability insurance*' in the Delegated Act Annex 1: "Lines of Business" not included under Employers' liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in columns C0220.)
- o) Each line of business 9 to 12 '*Credit and suretyship insurance*', '*legal expense insurance*', '*assistance*', '*miscellaneous financial loss*' in the Delegated Act Annex 1: "Lines of Business". (Reported in columns C0230, C0240, C0250, C0260 respectively.)
- p) Each line of business 25 to 28 '*non-proportional health reinsurance*', '*non-proportional casualty reinsurance*', '*non-proportional marine, aviation and transport reinsurance*', '*non-proportional property reinsurance*' in the Delegated Act Annex 1: "Lines of Business". (Reported in columns C0310, C0320, C0330, C0340 respectively)
- q) Each line of business 13 to 20 in the Delegated Act 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)
- r) Lines of business 21 to 24 in the Delegated Act Annex 1: "Lines of Business" combined (proportional reinsurance obligations relating to LoBs 9 to 12 combined). (Reported in column number C0480.)
- s) Line of business in 33 '*Annuities stemming from non-life insurance contracts and relating to health insurance obligations*' in the Delegated Act Annex 1: "Lines of Business" (Reported in column number C0510.)
- t) Line of business 34 '*Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations*' in the Delegated Act Annex 1: "Lines of Business" (Reported in column number C0520.)
- u) The part of line of business 35 '*Health reinsurance*' in the Delegated Act Annex 1: "Lines of Business" relating to obligations included in LoB 33. (Reported in column number C0530.)
- v) The part of line of business 36 '*Life reinsurance*' in the Delegated Act Annex 1: "Lines of Business" relating to obligations included in LoB 34. (Reported in column number C0540.)



The amounts reported under columns C0510 to C0540 should relate only to claims arising from non-life obligations that have formally been settled as annuities. For avoidance of doubt, an obligation has a high degree of certainty that it will be settled as an annuity but has not actually formally been settled as an annuity is not to be included in columns C0510 to C0540 even if that obligation has been included in the harmonised template S.16.01.b. ‘Formally been settled as an annuity’ means that the amounts, timings and structure of the annuity payments have been agreed by the Court (or by an equivalent process).

**Split of Line of Business by Distribution Channel**

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,

are to be reported split by distribution channel as follows:

- Direct distribution. Defined as: Policies purchased from the firm via its own website, own call centre, in-person or post.
- Broker / Intermediary. Defined as: Policies purchased via brokers, panels and partnership agreements. Also includes policies which have been sourced by an intermediary via a price comparison website.
- 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 direct distribution, 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.

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>Basic Information</b>	
Z0010	Undertaking name	<del>Legal name of the undertaking. Needs to be consistent over different submissions</del> <del>This must be the same as the identification code reported in the harmonised template S.01.02</del>
Z0020	Undertaking Identification code	<del>Identification code of the undertaking, using the following priority:</del> <del>–Legal Entity Identifier (LEI)</del> <del>–Identification code attributed by the PRA</del>  <del>This must be the same as the undertaking identification code reported in the harmonised template S.01.02</del>
Z0030	Type of code of	<del>Type of ID Code used for the “Undertaking Identification code” item. One of the options in the following closed list shall be</del>



CELL(S)	ITEM	INSTRUCTIONS
	undertaking	used: 1- LEI 2- Specific code This must be the same as the type of code of undertaking reported in the harmonised template S.01.02
Z0040	Reporting reference date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period
Z0080	Reporting submission date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period
Z0090	Type of undertaking	Identify the type of the reporting undertaking. The following closed list of options shall be used to identify the activity of the undertaking: 1- Composite undertakings 3- Non-Life undertakings This must be the same as the type of undertaking reported in the harmonised template S.01.02
Z0100	Regular/Ad-hoc submission	Identify if the submission of information relates to regular submission of information or ad-hoc. The following closed list of options shall be used: 1- Regular reporting 2- Ad-hoc reporting
Z0110	Currency used for reporting	Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used.
Z0120	Accounting standards	Identification of the accounting standards used. The following closed list of options shall be used: 1- The undertaking is using IFRS 2- The undertaking is using local GAAP (other than IFRS)
Z0210	Initial submission or re-submission	Identify if it is an initial submission of information or a re-submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used: 1- Initial submission 2- Re-submission
Z0340 Z0010	Business year	From the drop-down box select one of: <ul style="list-style-type: none"> <li>• Reporting period</li> <li>• Plan year 1 (Financial year following the reference date)</li> <li>• Plan year 2 (The second financial year following the reference date)</li> <li>• Plan year 3 (The third financial year following the reference date)</li> </ul> Firms must report all four of the above business years.
	<b>Income</b>	
R0110	Premiums written - gross	Item reference : A1 Derived as: $A1 = A2 + A3$ <u>Derived as: <math>R0110 = R0120 + R0130</math></u> This item is to be reported: <ul style="list-style-type: none"> <li>• at all columns other than C0510 to C0540 (i.e. this item</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
		<p>need not be reported for annuities stemming from non-life obligations); and</p> <ul style="list-style-type: none"> <li>for each of the four business years.</li> </ul> <p>Definition of premiums written provided in application of directive 91/674/EEC Article 35. (This applies to items R0110 to R0200)</p> <p>Premiums written shall comprise all amounts due during the financial year in respect of (re)insurance 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 under this item are gross of reinsurance. The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standard Reporting template S.05.01.b at the sum of R0110+R0120+R0130 at column C0200</p>
R0120	Premiums written – gross – contracts of 12 months or less duration	<p><del>Item reference A2.</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <p>The premiums written under this item relates to contracts of 12 months or less duration.</p>
R0130	Written premiums – gross – contracts of more than 12 months duration	<p><del>Item reference A3.</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <p>The premiums written under this item relates to contracts of more than 12 months duration.</p>
R0140	Premiums written – gross – amounts included in <del>(A2+A3)</del> <u>R0120+R0130</u> relating to contracts	<p><del>Item reference A4.</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
	incepting prior to the business year	<p>be reported for this item); and</p> <ul style="list-style-type: none"> <li>for business years: reporting period.</li> </ul> <p>The premiums written under this item relate to contracts incepting prior to the business year.</p>
R0150	<p>Premiums written – gross – amounts included in <del>(A2+A3)</del> <u>R0120+R0130</u> relating to contracts incepting after the business year</p>	<p><del>Item reference A5</del> This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for business years: reporting period.</li> </ul> <p>The premiums written under this item relate to contracts incepting after the business year.</p>
R0160	Premiums written - net	<p><del>Item reference A6</del> <del>Item derived as A6 = A7 +A8</del> <u>Derived as R0160 = R0170+R0180</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <p>The premiums written under this item are net of reinsurance premium ceded.</p> <p>The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standards Reporting template S.05.01.b at R0200 and column C0200</p>
R0170	Premiums written – net – contracts of 12 months or less duration	<p><del>Item reference A7</del></p> <p>As per R0120 but net of reinsurance premium ceded</p>
R0180	Written premiums – net – of more than 12 months duration	<p><del>Item reference A8</del></p> <p>As per R0130 but net of reinsurance premium ceded</p>
R0190	Premiums written – net – amounts	<p><del>Item reference A9</del></p> <p>As per R0140 but net of reinsurance premium ceded</p>



CELL(S)	ITEM	INSTRUCTIONS
	included in <del>(A6+A7)</del> <u>(R0170+R0180)</u> <u>+R0170</u> relating to contracts incepting prior to the business years	
R0200	Premiums written – net – amounts included in <del>(A6+A7)</del> <u>(R0170+R0180)</u> <u>+R0170</u> relating to contracts incepting after the business year	<del>Item reference A10</del> As per R0150 but net of reinsurance premium ceded
R0210	Premiums earned – gross	<del>Item reference B1</del> <del>Item derived as B1 = A1 + (C2 - C1)</del> <u>Derived as R0210 = R0110</u> <u>+ R0240 - R0230</u> This item is to be reported at all columns and for each of the four business years. The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standard Reporting template S.05.01.b at the sum of R0210+R0220+R0230 at column C0200
R0220	Premiums earned – net of reinsurance	<del>Item reference B2</del> <del>Item derived as B2 = A6 + (C4 - C2)</del> <u>Derived as R0220 = R0160</u> <u>+ R0260 - R0250</u> This item need only be reported: <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standard Reporting template S.05.01.b at R0300 at column C0200





CELL(S)	ITEM	INSTRUCTIONS
R0230	Provision for unearned premiums - gross – end of business year	<p><del>Item reference C1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business years: reporting period.</li> </ul> <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	<p><del>Item reference C2</del></p> <p>As per R0230 but premiums are unearned at the start of the business year.</p>
R0250	Provision for unearned premiums – net of reinsurance – end of business year	<p><del>Item reference C3</del></p> <p>As per row R0230 but net of premium ceded to reinsurers,</p>
R0260	Provision for unearned premiums – net of reinsurance – start of business year	<p><del>Item reference C4</del></p> <p>As per row R0240 but net of premium ceded to reinsurers</p>
R0410	Business transfers in	<p><del>Item reference D1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business years: reporting period , plan year 1.</li> </ul> <p>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.</p>



CELL(S)	ITEM	INSTRUCTIONS
R0420	Investment income	<p><del>Item reference D2</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns: C0010; and</li> <li>for each of the four business years.</li> </ul> <p>The amount required to be reported under directive 91/674/EEC Article 34 (III.3)</p>
R0430	Realised and unrealised gains / (losses)	<p><del>Item reference D3</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns: C0010; and</li> <li>for the business years: reporting period.</li> </ul> <p>The amount required to be reported under directive 91/674/EEC Article 34 (III.5(b),(c))</p>
R0440	Other earned income included in income statement	<p><del>Item reference D4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns: C0010; and</li> <li>for the business years: reporting period.</li> </ul> <p>Include in this item any other income attributable to the financial year 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).</p> <p>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 be reported in row R1620.</p> <p>This would normally be the amount required to be reported under directive 91/674/EEC Article 34 (III.7)</p>
R0510	Total income earned in the business year	<p><del>Item reference E1</del></p> <p><del>Item derived as E1 = B2 +D1 +D2 +D3 +D4</del> <u>Derived as R0510 = R0220 + R0410 +R0420 + R0430 +R0440</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns: C0010; and</li> <li>for the business years: reporting period.</li> </ul>
<b>Expenditure</b>		
R0610 to R0730	<p>Claims incurred information – 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 rows R0610 and R0690 that gross and net claims incurred reported at these rows are equivalent measure to claims incurred amounts reported in Implementing Technical Standards Reporting template S.05.01.b</p>	
R0610	Claims incurred – gross (undiscounted)	<p><del>Item reference G1</del></p> <p><del>Item derived as G1 = G2 +G3 -G4</del> <u>Derived as R0610 = R0620 +R0630 -R0640</u></p>



CELL(S)	ITEM	INSTRUCTIONS
		<p>This item is to be reported:</p> <ul style="list-style-type: none"> <li>at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations.); and</li> <li>for each of the four business years.</li> </ul> <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>This item is gross of reinsurance and not discounted for investment income.</p> <p>The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standard Reporting template S.05.01.b at the sum of R0310+R0320+R0330 at column 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) )</p>
R0620	Gross amounts of benefit and claim payments payable in the business year	<p><del>Item reference G2</del> <del>Item derived as G2 = G5+G6</del> <u>Derived as R0620 = R0650 +R0660</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <p>Gross of reinsurance amounts payable to policyholders in the business year</p>
R0630	Gross undiscounted provision for future benefit and claim payments at end of business year	<p><del>Item reference G3</del> <del>Item derived as G3 = G7+G8</del> <u>Derived as R0630 = R0670 +R0680</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> <li>for each of the four business years.</li> </ul> <p>Gross undiscounted provision for future benefit and claim payments from end of the business year made at end of the business year.</p>
R0640	Gross undiscounted provision for future benefit and claim payments at start of business year	<p><del>Item reference G4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business year: reporting period.</li> </ul> <p>Gross undiscounted provision for future benefit and claim payments from start of the business year made at start of business year.</p>
R0650	Gross amounts of benefit and claim payments payable in the business year: Claim events occurring in the business year	<p><del>Item reference G5</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business year: reporting period.</li> </ul> <p>Gross of reinsurance amounts of benefit and claim payments payable in the business year that relate to claim events that occurred in the business year</p>
R0660	Gross amounts of benefit and claim payments payable in the business year: Claim events occurring in prior years	<p><del>Item reference G6</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business year: reporting period.</li> </ul> <p>Gross of reinsurance amounts of benefit and claim payments payable in the business year that relate to claim events that</p>



CELL(S)	ITEM	INSTRUCTIONS
		occurred prior to the business year.
R0670	Gross undiscounted provision for future benefit and claim payments at end business year: Claim events occurring in the year	<p><del>Item reference G7</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business year: reporting period.</li> </ul> <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 claim events that occurred in the business year.</p>
R0680	Gross undiscounted expected future payments to policy holders at end business year: Claim events occurring in prior years	<p><del>Item reference G8</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business year: reporting period.</li> </ul> <p>Gross undiscounted provision for future benefit and claim payments from end of the business year made at end of business year relating to claim events that occurred prior to the business year.</p>
R0690	Net claims incurred (undiscounted)	<p><del>Item reference G9</del></p> <p><del>Item derived as G9 = G10 + G11 – G12</del> <u>Derived as R0690 = R0700 +R0710 -R0720</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the each of the four business years.</li> </ul> <p>As per row R0610 but net of benefit and claim payments ceded</p>



CELL(S)	ITEM	INSTRUCTIONS
		to reinsurers. The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported in Implementing Technical Standard Reporting template S.05.01.b at R0400 at column 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) )
R0700	Net amounts of benefit and claim payments payable in the business year	<del>Item reference G10</del> As per row R0620 but after allowing for benefit and claim payments ceded to reinsurers
R0710	Net undiscounted provision for future benefit and claim payments at end of business year	<del>Item reference G11</del> As per row R0630 but net of future benefit and claim payments from end of business year ceded to reinsurers.
R0720	Net undiscounted provision for future benefit and claim payments at start of business year	<del>Item reference G12</del> As per row R0640 but net of future benefit and claim payments from start of business year ceded to reinsurers.
R0730	Net claims incurred (discounted)	<del>Item reference G13</del> This item need only be reported for columns: <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> 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 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 Implementing Technical Standards Reporting QRT S.05.01.b at row R0400 are undiscounted, the amount reported for net claims incurred discounted should be the same as the undiscounted.  The amount reported at columns C0510 and C0520 for the 'reporting period' business year should be the same as the amount reported in Implementing Technical Standard



CELL(S)	ITEM	INSTRUCTIONS
		Reporting template S.05.01.b at R1700 at columns C0250 and C0260 respectively.
R0910	Total expenses attributable to the business year	<p><del>Item reference H1</del>  <del>Item derived as H1 = H2 +H3 +H4 +H5 +H6 -H7 +H8 +H9</del>  <u>Derived as R0910 = R0920 +R0930 +R0940 +R0950 +R0960 - R00970 +R0980 +R0990</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010 ; and</li> <li>for each of the four business years.</li> </ul> <p>This item should comprise all expensed incurred by the undertaking attributable to the business year, on accrual basis. The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Implementing Technical Standard Reporting template S.05.01.b at R0550 at column C0200.</p>
R0920	Administrative expenses attributable to the business year	<p><del>Item reference H2</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> <li>for the business years: reporting period.</li> </ul> <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 activity 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>
R0930	Investment Management expenses attributable to the business year	<p><del>Item reference H3</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <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</p>



CELL(S)	ITEM	INSTRUCTIONS
		portfolio securities) and in some cases also remuneration for custodial services.
R0940	Claims Management expenses attributable to the business year	<p><del>Item reference H4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for each of the four business years.</li> </ul> <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>
R0950	Acquisition expenses attributable to the business year - commission relating to business accepted	<p><del>Item reference H5</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and</li> <li>for each of the four the business years.</li> </ul> <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 row R0970 (see below) and are not to be included in this item.</p>
R0960	Acquisition expenses attributable to the business year - other	<p><del>Item reference H6</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for business years: reporting period.</li> </ul> <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</p>





CELL(S)	ITEM	INSTRUCTIONS
		commission costs). Reinsurance commissions and profit participations are to be reported row R0970 (see below) and are not to be included in this item.
R0970	Reinsurance commissions and profit participations attributable to the year	<p><del>Item reference H7</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for business years: reporting period, plan year 1.</li> </ul> <p>These expenses are included in that 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	Overhead expenses attributable to the business year	<p><del>Item reference H8</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> <li>for the business years: reporting period.</li> </ul> <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. 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>
R0990	Other expenses attributable to the business year	<p><del>Item reference H9</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010 ; and</li> <li>for the business years: reporting period.</li> </ul> <p>Other expenses not covered by above mentioned expenses. Such expenses could be for example company pension</p>



CELL(S)	ITEM	INSTRUCTIONS
		scheme deficits, holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.
R1110	Business transfers -out	<p><del>Item reference I1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for the business years: reporting period, plan year 1.</li> </ul> <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>
R1120	Interest payable	<p><del>Item reference I2</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at column C0010 ; and</li> <li>for the business years: reporting period.</li> </ul> <p>Interest payable before deduction of tax</p>
R1130	Taxation	<p><del>Item reference I3</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at column C0010 ; and</li> <li>for the business years: reporting period.</li> </ul> <p>The amount of income tax payable for the business year.</p> <p>Where the business year is the reporting period, the amount is to be as stated in the statutory financial account of the reporting period.</p>
R1140	Other expenditure (i.e. outgo that is not expenses) attributable to the business year and included in the income statement.	<p><del>Item reference I4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> <li>for the business years: reporting period.</li> </ul> <p>Outgo attributable to the business year that is not claims or expenses, is not included in items row R0910 to R0990 above, and is included in the firm's income statement (and not included in its Other Comprehensive Income Statement).</p> <p>Outgo attributable to the business year that is not claims or expenses, is not included in rows R0910 to R0990 above, and is included in the firm's Other Comprehensive Income Statement is not to be included in this item as this is to be reported in row R1620.</p>
R1310	Total expenditure incurred (undiscounted) in the business	<p><del>Item reference J1</del></p> <p><del>Item derived as J1 = G7 +H1 +I1 +I2 +I3 +I4</del> <u>Derived as R1310 = R0730 +R0910 +R1110 +R1120 +R1130 +R1140</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
	year	<ul style="list-style-type: none"> <li>for the business years: reporting period.</li> </ul>
R1510	Dividends paid or payable in the business year	<p><del>Item reference K1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at column C0010; and</li> <li>for each of the four business years.</li> </ul> <p>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.</p> <p>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.</p>
R1610	Other Comprehensive Income	<p><del>Item reference L1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> <li>for the business years: reporting period.</li> </ul> <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	Total comprehensive income for the business year	<p><del>Item reference L2</del></p> <p><del>Item derived as L2 = E1 + j1 - K1 + L1</del> <u>Derived as R1620 = R0510 - R1310 - R1510 + R1610</u></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010; and</li> <li>for the business years: reporting period.</li> </ul> <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>
<b>Balance Sheet Information</b>		
R1710	Number of in-force policies	<p><del>Item reference M1</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>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</li> <li>for business years: reporting period, plan year 1.</li> </ul> <p>The number of insurance contracts exposed to a claim event at the end of the business year.</p>



CELL(S)	ITEM	INSTRUCTIONS
R1910	Assets at end business year end - investments	<p><del>Item reference N4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at column C0010 ; and</li> <li>for each of the four business years.</li> </ul> <p>This item should comprise of the investments included in Implementing Technical Standards Reporting template S.02.01.b at row R0070</p>
R1920	Assets at end business year end – Total	<p><del>Item reference N3</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at column C0010 ; and</li> <li>for each of the four business years.</li> </ul> <p>This item should comprise of the assets included in Implementing Technical Standard Reporting template QRT S.02.01.b at row R0500</p>
R1930	Best Estimate Claim provision at end business year.	<p><del>Item reference N4</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>at columns C0010, C0510 to, C0540 (i.e. for all non-life business and for annuities from non-life obligations); and</li> <li>for each of the four business years.</li> </ul> <p>For the 'reporting period' business year, the item reported in column:</p> <ul style="list-style-type: none"> <li>C0010 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.17.01.b at: <ul style="list-style-type: none"> <li>{ column C0180, row R0250, };</li> <li>{column C0180, row R0010}</li> </ul> </li> <li>C0510 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at : <ul style="list-style-type: none"> <li>{column C0190, row R0010};</li> <li>{column C0190, row R0090};</li> </ul> </li> <li>C0520 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at : <ul style="list-style-type: none"> <li>{column C0090, row R0010};</li> <li>{column C0090, row R0090};</li> </ul> </li> <li>C0530 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at : <ul style="list-style-type: none"> <li>{anything in C0200 relating to annuities stemming from non-life reinsurance contracts, row R0010};</li> <li>{anything in C0200 relating to annuities stemming from non-life reinsurance contracts, row R0090}.</li> </ul> </li> <li>C0540 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at :</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
		<p>➤ {column C0140, row R0010}</p> <p>(NB this item is to include technical provisions calculated as a whole.)</p>
R1940	Best Estimate Premium provision at end business year	<p><del>Item reference N5</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>• at columns C0010; and</li> <li>• for each of the four business years.</li> </ul> <p>For the 'reporting period' business year, the item reported in column C0010 should be that reported on Implementing Technical Standard Reporting template S.17.01.b at { column C0180, row R0150 }</p>
R1950	Risk margin at end business year	<p><del>Item reference N6</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>• at columns C0010, C0510, C0520 (i.e. for all non-life business and for annuities from non-life insurance obligations ); and</li> <li>• for each of the four business years.</li> </ul> <p>For the 'reporting period' business year, the item reported in column:</p> <ul style="list-style-type: none"> <li>• C0010 should be that reported on Implementing Technical Standard Reporting QRT S.17.01.b at {row R0280, column C0180}</li> <li>• C0510 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at: <ul style="list-style-type: none"> <li>➤ {column C0190, row R0100};</li> </ul> </li> <li>• C0520 should be the sum of the following items reported on Implementing Technical Standard Reporting template S.12.01.b at: <ul style="list-style-type: none"> <li>➤ {column C0090, row R0100}.</li> </ul> </li> </ul> <p>For consistency with Implementing Technical Standard Reporting template S.12.01.b, the risk margin need not be reported in column:</p> <ul style="list-style-type: none"> <li>• C0530 (S.12 does not require risk margin reported for accepted reinsurance – annuities stemming from non-life accepted reinsurance contracts and relating to insurance obligations other than health insurance in its column C0140)</li> <li>• C0540 (the reporting of the risk margin in S.12 for health reinsurance (reinsurance accepted) in its column C0200 does not separate annuities stemming from non-life contracts relating to health insurance obligations from other health reinsurance).</li> </ul>
R1960	Total liabilities at end business year	<p><del>Item reference N7</del></p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> <li>• at column C0010 ; and</li> </ul>



CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> <li>for each of the four business years.</li> </ul> <p>This item should comprise of the liabilities included in Implementing Technical Standard Reporting template S.02.01.b at row R0900</p>
<b>Basic Own funds and SCR</b>		
R2110 to R2190	General comment: Each of the items in rows R2110 to R2190 need only be reported:	<ul style="list-style-type: none"> <li>at column C0010; and</li> <li>for each of the four business years.</li> </ul>
R2110	Basic Own Funds at end business year – Tier 1	<del>Item reference 01</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0290, columns(C0020+C0030)}</p>
R2120	Tier 1 injected during the business year	<del>Item reference 02</del> <p>The amount included in row R2110 that was injected into the undertaking during the business year.</p>
R2130	Basic Own Funds at end business year – Tier 2	<del>Item reference 03</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0290, column C0040}</p>
R2140	Tier 2 injected during the business year	<del>Item reference 04</del> <p>The amount included in row R2130 that was injected into the undertaking during the business year.</p>
R2150	Basic Own Funds at end business year – Tier 3	<del>Item reference 05</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0290, column C0050}</p>
R2160	Basic Own Funds at end business year – TOTAL	<del>Item reference 06</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0290, column C0010}</p>
R2170	Ancillary Own funds at end of business year	<del>Item reference 07</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0400, column C0010}</p>
R2180	Eligible own funds to meet SCR end of business year	<del>Item reference 08</del> <p>This item should comprise of the items included in Implementing Technical Standard Reporting template S.23.01.b at {row R0540, column C0010}</p>
R2190	SCR at end of business year	<del>Item reference 09</del> <p>This item should comprise of the items included in</p>



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<b>CELL(S)</b>	<b>ITEM</b>	<b>INSTRUCTIONS</b>
		Implementing Technical Standard Reporting template S.23.01.b at {row R0580, column C0010}