

Bank of England PRA

Chapter 10

Instructions regarding reporting templates

IR.05.04 – Non-life income, expenditure and business model analysis

General Comments:

This section relates to annual and quarterly submission of information for individual entities, groups and insurance undertakings in regard to branch operations.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported using financial accounting conventions:

1. In the event of any inconsistency or contradiction between the instructions in this document and the accounting standards reported at {basic information – general IR.01.02, row R0120}, firms are to follow the instructions in this document.
2. Subject to following the instructions in this document, firms shall follow:
 - a) the recognition and valuation basis as for the published financial statements as originally published, no new recognition or re-valuation is required, and
 - b) the accounting standards reported at {basic information – general IR.01.02, row R0120} to the extent practical.

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

Insurance and reinsurance firms shall report written/earned premiums as defined in the Glossary regardless of the accounting standards used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums.

Third country branches should read any reference to 'technical provisions' as the provisions to cover insurance and reinsurance obligations referred to in Third Country Branches 6.1.

Items of income and expenditure to be reported at entity level only (ie not by line of business) are indicated as such in these instructions for the item in question.

For the purpose of this template:

- 'Allocated loss adjustment expenses (ALAE)' means: the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster's fees).
- 'Reporting period' means: the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

In the case of a contract of insurance policy where the firm has a share (<100%) of the contract (ie the firm is a co-insurer of the contract), the firm should report:

- only its share of the business in the template (where this is relevant for the row in question) except rows R1710, R1720
- a count of 1 (not its share) in the number of risks rows (ie rows: R1710, R1720).

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Eg Suppose there is a claim on a policy for which: 'Gross paid is 1000. Suppose also that the firm has a 20% share of this policy. The firm would report in respect of this policy: 200 (20% of 1000) in row R0620; and 1 in row R1710.

Firms should complete the relevant tables in IR.05.04.01 as follows:

- Information related to the 'reporting period' is reported in tables 01 and 05.
- Information related to 'Plan year 1' (ie the first financial year following the 'reporting period') is reported in tables 02 and 06.
- Information related to 'Plan year 2' (ie the second financial year following the 'reporting period') is reported in tables 03 and 07.
- Information related to 'Plan year 3' (ie the third financial year following the 'reporting period') is reported in tables 04 and 08.
- Firms that do not have a Part 4A permission to effect contracts need not complete rows R1710 to R2190 in table 01 and need not complete the business plan tables, ie tables 02, 03, 04, 05, 06, 07, and 08.
- Rows R1950 and R2100 to R2190 do not apply to third country branches.

For example:

	Reporting reference date reported in Reporting template IR.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 balance sheet and own funds items and solvency capital requirement items in IR.05.04 shall be reported on a Solvency II basis.

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Rows and columns in the template

In this template firms are to report specified financial measures (eg 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 C0545;
- distribution channel for the 'reporting period' in columns C0610 to C0830;
- line of business for 'Plan year 1' in columns C1010 to C1545;
- distribution channel for 'Plan year 1' in columns C1610 to C1830;
- line of business for 'Plan year 2' in columns C2010 to C2545;
- distribution channel for 'Plan year 2' in columns C2610 to C2830;
- line of business for 'Plan year 3' in columns C3010 to C3545;
- distribution channel for 'Plan year 3' in columns C3610 to C3830;

Line of business information to be reported in columns

The lines of business (LoB) to be reported 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 Technical Provisions – Further Requirements Annex 1 (ie 'Medical expense insurance' and 'Medical expense accepted proportional reinsurance' combined).* (Reported in columns C0110, C1110, C2110, C3110.)
- d) *Lines of business 2 and 14 in Technical Provisions – Further Requirements Annex 1 (ie 'income protection insurance' and 'income protection accepted proportional reinsurance' combined).* (Reported in columns C0120, C1120, C2120, C3120.)
- e) *Lines of business 3 and 15 in Technical Provisions – Further Requirements Annex 1 (ie 'workers compensation insurance' and 'workers compensation accepted proportional reinsurance' combined).* (Reported in columns C0130, C1130, C2130, C3130.)
- e1) *Lines of business 4 and 16 in Technical Provisions – Further Requirements Annex 1 (ie 'motor vehicle liability insurance' and 'motor vehicle liability accepted proportional reinsurance' combined).* (Reported in columns C0135, C1135, C2135, C3135.)
- f) *Line of business 4 in Technical Provisions – Further Requirements Annex 1 (ie 'motor vehicle liability insurance'), 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

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- 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) *Line of business 4* in Technical Provisions – Further Requirements Annex 1 (ie '*motor vehicle liability insurance*') that is not attributable to personal lines motor business as defined in (f) above. (Reported in columns C0141, C1141, C2141, C3141.)
- g1) *Lines of business 5 and 17* in Technical Provisions – Further Requirements Annex 1 (ie '*other motor insurance*' and '*other motor accepted proportional reinsurance*' combined). (Reported in columns C0145, C1145, C2145, C3145.)
- h) *Line of business 5* in Technical Provisions – Further Requirements Annex 1 (ie '*other motor insurance*') 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) *Line of business 5* in Technical Provisions – Further Requirements Annex 1 (ie '*other motor insurance*'), that is not attributable to personal lines motor business as defined in (h) above. (Reported in columns C0151, C1151, C2151, C3151.)
- j) *Lines of business 6 and 18* in Technical Provisions – Further Requirements Annex 1 (ie '*Marine, aviation and transport insurance*' and '*Marine, aviation and transport accepted proportional reinsurance*' combined). (Reported in columns C0160, C1160, C2160, C3160.)
- j1) *Lines of business 7 and 19* in Technical Provisions – Further Requirements Annex 1 (ie '*Fire and other damage to property insurance*' and '*Fire and other damage to property accepted proportional reinsurance*' combined). (Reported in columns C0165, C1165, C2165, C3165.)
- k) *Line of business 7* in Technical Provisions – Further Requirements Annex 1 (ie '*Fire and other damage to property insurance*') 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) *Line of business 7* in Technical Provisions – Further Requirements Annex 1 (ie '*Fire and other damage to property insurance*') that is not attributable to personal lines property business as defined in (k) above. (Reported in columns C0180, C1180, C2180, C3180.)

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- l) *Lines of business 8 and 20 in Technical Provisions – Further Requirements Annex 1 (ie ‘General liability insurance’ and ‘general liability accepted proportional reinsurance’ combined). (Reported in columns C0185, C1185, C2185, C3185)*
- m) *Employers’ liability. Defined as: Contracts of insurance 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 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 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 Technical Provisions – Further Requirements Annex 1 (ie ‘general liability insurance’ that does not meet any of the definitions of: Employers’ liability in (m) above; Public and Products Liability in (n) above; or Professional Indemnity in (o) above. (Reported in columns C0220, C1220, C2220, C3220.)*
- q) *Lines of business 9 and 21 in Technical Provisions – Further Requirements Annex 1 (ie ‘Credit and suretyship insurance’ and ‘Credit and suretyship accepted proportional reinsurance’ combined). (Reported in columns C0230, C1230, C2230, C3230.)*
- r) *Lines of business 10 and 22 in Technical Provisions – Further Requirements Annex 1 (ie, ‘legal expense insurance’ and ‘legal expense accepted proportional reinsurance’ combined). (Reported in columns C0240, C1240, C2240, C3240.)*
- s) *Lines of business 11 and 23 in Technical Provisions – Further Requirements Annex 1 (ie, ‘assistance insurance’ and ‘assistance accepted proportional reinsurance’ combined). (Reported in columns C0250, C1250, C2250, C3250.)*
- t) *Lines of business 12 and 24 in Technical Provisions – Further Requirements Annex 1 (ie, ‘miscellaneous financial loss insurance’ and ‘miscellaneous financial loss accepted proportional reinsurance’ combined). (Reported in columns C0260, C1260, C2260, C3260.)*
- u) *Line of business 25 in Technical Provisions – Further Requirements Annex 1 (ie ‘non-proportional health reinsurance’). (Reported in columns C0310, C1310, C2310, C3310.)*
- v) *Line of business 26 in Technical Provisions – Further Requirements Annex 1 (ie ‘non-proportional casualty reinsurance’). (Reported in columns C0320, C1320, C2320, C3320.)*

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- w) *Line of business 27* in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional marine, aviation and transport reinsurance*’). (Reported in columns C0330, C1330, C2330, C3330.)
- x) *Line of business 28* in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional property reinsurance*’). (Reported in columns C0340, C1340, C2340, C3340.)
- y) *Lines of business* in 33 and 34 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Annuities stemming from non-life insurance contracts and relating to health insurance obligations*’ and ‘*Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations*’). (Reported in columns C0525, C1525, C2525, C3525.)
- z) The proportion of *lines of business* 35 and 36 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Health reinsurance*’ and ‘*Life reinsurance*’) relating to obligations included in LoBs 33 and 34. (Reported in columns C0545, C1545, C2545, C3545.)

The amounts reported under columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 should relate only to claims arising from non-life obligations that are formally settled as annuities and thus included in the reporting template IR.12.01.01. Non-life annuity obligations accounted for on the basis used for life insurance are not to be included in columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 (this is because non-life annuity obligations accounted for on the basis used for life insurance are included in template IR.05.03.01.)

Distribution Channel information to be reported in columns

Firms that do not have a Part 4A permission to effect contracts of insurance need not complete the distribution channel information.

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: *Lines of business* 1, 2, 3, 9, 10, 11 in Technical Provisions – Further Requirements Annex 1 that the firm attributes to personal lines and classes (f), (h), (k) referred to above.
- Commercial lines business is: *Lines of business* 1, 2, 3, 6, 9, 10, 11 in Technical Provisions – Further Requirements Annex 1 that the firm attributes to commercial lines; *Lines of business* 13 to 28 in Technical Provisions – Further Requirements Annex 1; and classes (g), (i), (l) referred to above.

Personal lines and commercial lines business is to be split according to whether or not the underwriting has been outsourced, and then split by distribution channel as follows:

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Distribution	channel	split		Column
Personal lines	Personal - Motor	Underwriting outsourced or delegated		C0610, C1610, C2610, C3610
		Underwriting not outsourced or delegated	Direct / open market / PCW	C0620, C1620, C2620, C3620
			Broker / Intermediary	C0630, C1630, C2630, C3630
			Partnerships, affiliates, schemes, etc	C0640, C1640, C2640, C3640
			Other	C0650, C1650, C2650, C3650
	Personal - Household	Underwriting outsourced or delegated		C0660, C1660, C2660, C3660
		Underwriting not outsourced	Direct / open market / PCW	C0670, C1670, C2670, C3670
			Broker / Intermediary	C0680, C1680, C2680, C3680
			Partnerships, affiliates, schemes, etc	C0690, C1690, C2690, C3690
			Other	C0700, C1700, C2700, C3700
	Personal - Other	Underwriting outsourced or delegated		C0710, C1710, C2710, C3710

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Distribution	channel	split	Column
		Underwriting not outsourced or delegated	Direct / open market / PCW
			C0720, C1720, C2720, C3720
			Broker / Intermediary
			C0730, C1730, C2730, C3730
		Partnerships, affiliates, schemes, etc	Other
			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
		Underwriting not outsourced or delegated	Broker facilities
			C0780, C1780, C2780, C3780
			Other
			C0790, C1790, C2790, C3790
		Underwriting not outsourced or delegated	Direct / open market
			C0800, C1800, C2800, C3800
			Broker / Intermediary
			C0810, C1810, C2810, C3810
		Lineslips, schemes, etc	Other
			C0820, C1820, C2820, C3820
		Other	Other
			C0830, C1830,

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Distribution	channel	split	Column
			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 meet 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.

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 IR.05.04. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
	INCOME	
	Premiums written	
R0110	Gross written premiums	This item is to be reported: • For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (all non-life accepted non-proportional reinsurance lines of business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0525 and C0545 (Annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110 to C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C1310 to C1340 (all non-life accepted non-proportional reinsurance lines of business); ➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life); ➤ Column C2110 to C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C2525 and C2545 (Annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 3: ➤ Column C3015 (Total non-life); ➤ Column C3110 to C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Column C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C3525 and C3545 (Annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business), ➤ Columns C0710 to C0750 (other non-life insurance (direct) personal lines business), ➤ Columns C0760 to C0830 (non-life insurance (direct) and accepted reinsurance commercial lines business). • For the following columns for the distribution channel information for plan year 1: ➤ Columns C1610 to C1650 (non-life insurance (direct) personal lines motor business), ➤ Columns C1660 to C1700 (non-life insurance (direct) personal lines property business), ➤ Columns C1710 to C1750 (other non-life insurance (direct) personal lines business), ➤ Columns C1760 to C1830 (non-life insurance (direct) and accepted reinsurance commercial lines business). • For the following columns for the distribution channel information for plan year 2: ➤ Columns C2610 to C2650 (non-life insurance (direct) personal lines motor business), ➤ Columns C2660 to C2700 (non-life insurance (direct) personal lines property business split), ➤ Columns C2710 to C2750 (other non-life insurance (direct) personal lines business), ➤ Columns C2760 to C2830 (non-life insurance (direct) and accepted reinsurance commercial lines business). • For the following columns for the distribution channel information for plan year 3: ➤ Columns C3610 to C3650 (non-life insurance (direct) personal lines motor business), ➤ Columns C3660 to C3700 (non-life insurance (direct) personal lines property business), ➤ Columns C3710 to C3750 (other non-life insurance (direct) personal lines business), ➤ Columns C3760 to C3830 (non-life insurance (direct) and accepted reinsurance commercial lines business). Gross written premiums in the 'reporting period' or the business plan year, as the case may be.

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CELL(S)	ITEM	INSTRUCTIONS
		The gross premiums written: - Are gross of reinsurance. - Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in. - Equals the sum of R0111 + R0113. - Equals the sum of R0120 + R0130 (where these rows are reported). - Should normally include premiums relating to contracts incepting prior to the period (ie premiums reported in R0140). R0110 should be the sum of R0111 and R0113. If R0111 is not required to be reported in column because that column is for accepted reinsurance only, R0110 should equal R0113. If R0113 is not required to be reported in a column because that column is for insurance (direct) business only, R0110 should equal R0111.
R0111	Gross written premiums – insurance (direct)	This item is to be reported: - For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns); ➤ Column C0525 (Annuities stemming from non-life insurance contracts). - For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life insurance (direct) business); ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns); ➤ Columns C1525 (Annuities stemming from non-life insurance contracts). - For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life insurance (direct) business); ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2525 (Annuities stemming from non-life insurance contracts). • For the following columns for the line of business information for plan year 3: ➤ Column C3015 (Total non-life insurance (direct) business); ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns); ➤ Column C3525 (Annuities stemming from non-life insurance contracts). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business); ➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business), ➤ Columns C0710 to C0750 (other non-life insurance (direct) personal lines business), ➤ Columns C0760 to C0830 (non-life insurance (direct) commercial lines business in these columns). • For the following columns for the distribution channel information for plan year 1: ➤ Columns C1610 to C1650 (non-life insurance (direct) personal lines motor business), ➤ Columns C1660 to C1700 (non-life insurance (direct) personal lines property business), ➤ Columns C1710 to C1750 (other non-life insurance (direct) personal lines business), ➤ Columns C1760 to C1830 (non-life insurance (direct) commercial lines business in these columns). • For the following columns for the distribution channel information for plan year 2: ➤ Columns C2610 to C2650 (non-life insurance (direct) personal lines motor business), ➤ Columns C2660 to C2700 (non-life insurance (direct) personal lines property business split), ➤ Columns C2710 to C2750 (other non-life insurance (direct) personal lines business), ➤ Columns C2760 to C2830 (non-life insurance (direct) commercial lines business in these columns).

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CELL(S)	ITEM	INSTRUCTIONS
		- For the following columns for the distribution channel information for plan year 3: ➤ Columns C3610 to C3650 (non-life insurance (direct) personal lines motor business), ➤ Columns C3660 to C3700 (non-life insurance (direct) personal lines property business), ➤ Columns C3710 to C3750 (other non-life insurance (direct) personal lines business), ➤ Columns C3760 to C3830 (non-life insurance (direct) commercial lines business in these columns). The amount of written premiums reported in row R0110 that are in respect of insurance contracts arising from direct insurance business (as opposed to accepted reinsurance contracts).
R0112	Gross written premiums – insurance (direct) – new business	This item is to be reported: - For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business); ➤ Column C0525 (Annuities stemming from non-life insurance contracts). - For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life insurance (direct) business); ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business); ➤ Columns C1525 (Annuities stemming from non-life insurance contracts). - For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life insurance (direct) business); ➤ Column C2110 to C2260 (non-life insurance (direct) lines of business); ➤ Column C2525 (Annuities stemming from non-life insurance contracts). - For the following columns for the line of business information for plan year 3:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C3015 (Total non-life insurance (direct) business); ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business); ➤ Column C3525 (Annuities stemming from non-life insurance contracts). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business); ➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business), ➤ Columns C0710 to C0750 (other non-life insurance (direct) personal lines business), ➤ Columns C0760 to C0830 (non-life insurance (direct) and accepted reinsurance commercial lines business). The amount of written premiums arising from direct insurance 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. With the exception for the lines of business listed below, firms may omit (ie leave blank) this item if they do not record new business for internal management information purposes for the line of business in question. For the lines of business listed below, firms should report this item: • Medical expense insurance (columns C0110, C1110, C2110, C3110); • Income protection (columns C0120, C1120, C2120, C3120); • Motor personal lines (columns C0140, C0141, C1140, C1141, C2140, C2141, C3140, C3141); • Property personal lines (columns C0170, C1170, C2170, C3170)
R0113	Gross written Premiums – accepted reinsurance	This item is to be reported: • For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C0545 (Annuities stemming from non-life accepted reinsurance contracts). • For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life accepted reinsurance business); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Column C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C1545 (Annuities stemming from non-life accepted reinsurance contracts). • For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life accepted reinsurance business); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C2545 (Annuities stemming from non-life accepted reinsurance contracts). • For the following columns for the line of business information for plan year 3: ➤ Column C3015 (Total non-life accepted reinsurance business); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C3545 (Annuities stemming from non-life accepted reinsurance contracts).

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CELL(S)	ITEM	INSTRUCTIONS
		- For the following columns for the distribution channel information for the reporting period: ➤ Columns C0760 to C0830 (non-life accepted reinsurance commercial lines business in these columns). - For the following columns for the distribution channel information for plan year 1: ➤ Columns C1760 to C1830 (non-life accepted reinsurance commercial lines business in these columns). - For the following columns for the distribution channel information for plan year 2: ➤ Columns C2760 to C2830 (non-life accepted reinsurance commercial lines business in these columns). - For the following columns for the distribution channel information for plan year 3: ➤ Columns C3760 to C3830 (non-life accepted reinsurance commercial lines business in these columns). The amount of gross written premiums reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.
R0120	Gross written premiums – contracts of duration 12 months or less - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). The amount of gross written premiums reported in row R0111 that relate to contracts of 12 months or less duration.
R0130	Gross written premiums – contracts of duration more than 12 months - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). The amount of gross written premiums reported in row R0111 that relate to contracts of more than 12 months duration.

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CELL(S)	ITEM	INSTRUCTIONS
R0140	Gross written premiums – relating to contracts incepting prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (All non-life accepted non-proportional reinsurance lines of business). The amount of gross written premiums reported in row R0110 that relate to contracts incepting prior to the period. This item might include premiums due in the period arising from: - Adjustments to policies that incepted prior to the period (aka ‘pipeline’ premium). - Multi-year contracts that incepted prior to the period.
R0160	Net written premiums	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (Annuities stemming from non-life insurance and accepted reinsurance contracts). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). - For the following columns for plan year 2:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2015 (Total non-life); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C2525 and C2545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C3525 and C3545 (annuities stemming from non-life insurance and accepted reinsurance contracts). Gross written premiums as reported in row R0110 less 'outward reinsurance premium' where 'outward reinsurance premium' means the amounts required by the insurance account rules to be shown in the profit and loss account of a firm at general business technical account item I.1.(b) ie: <i>To comprise all premiums paid or payable in respect of outward reinsurance contracts entered into by the firm during the relevant period. Portfolio entries payable on the conclusion or amendment of outward reinsurance contracts must be added; portfolio withdrawals receivable must be deducted.</i> The premiums written under this item are net of reinsurance premium ceded. This excludes amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.
	Premiums earned and provisions for unearned	

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CELL(S)	ITEM	INSTRUCTIONS
R0210	Gross earned premiums	This item is to be reported: • For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110 to C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life); ➤ Columns C2110 to C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C2310 to C2340 (All non-life accepted non-proportional reinsurance lines of business). • For the following columns for the line of business information for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110 to C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business),

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business). Gross earned premiums in the 'reporting period' or the business plan year, as the case may be. This includes any premiums earned during the period relating to business accepted by the firm via a business transfer-in. R0210 should be the sum of R0213 and R0214. If R0213 is not required to be reported in column because that column is for accepted reinsurance only, R0210 should equal R0214. If R0214 is not required to be reported in a column because that column is for insurance (direct) business only, R0210 should equal R0213.
R0213	Gross earned premiums – insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life insurance (direct) business); ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns). - For the following columns for plan year 2: ➤ Column C2015 (Total non-life insurance (direct) business); ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns). - For the following columns for plan year 3: ➤ Column C3015 (Total non-life insurance (direct) business); ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns). Amounts reported under 'Gross earned premiums' (row R0210) arising from non-life insurance (direct) lines of business.
R0214	Gross earned premiums – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life accepted reinsurance business); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 2: ➤ Column C2015 (Total non-life accepted reinsurance business); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life accepted reinsurance business); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C3310 to C3340 (All non-life accepted non-proportional reinsurance lines of business). Amounts reported under 'Gross earned premiums' (row R0210) arising from non-life accepted reinsurance lines of business
R0211	Gross provision for unearned premium	This item is to be reported: • For the following columns for solo undertakings: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for third country branch undertakings: ➤ Column C0015 (Total non-life); ➤ C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525, C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts); ➤ Column C1015 (Total non-life); ➤ Columns C1525 (annuities stemming from non-life insurance contracts). The amount representing all gross premiums written prior to and including the reporting reference date that are estimated to be earned after the reporting reference date.
R0212	Gross provision for unearned premium - FSCS	This item is to be reported: • For the following columns for solo undertakings: ➤ Column C0015 (Total non-life); ➤ C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business) in columns C0110 to C0135, C0145, C0160, C0165, C0185, C0230 to C0260; ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for third country branch undertakings: ➤ Columns C0015 (Total non-life); ➤ C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of

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CELL(S)	ITEM	INSTRUCTIONS
		business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525, C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts); ➤ Columns C1015 (Total non-life); ➤ Columns C1525 (annuities stemming from non-life insurance contracts). The proportion (expressed as an amount) of the amount reported in row R0211 that is subject to the Financial Services Compensation Scheme. The amount entered is to reflect: a) Which unearned premium amounts included in row R0211 are in respect of protected contracts of insurance (under Policyholder Protection 9), and b) the level of FSCS protection applicable to the relevant general insurance contract (in accordance with the Policyholder Protection part of the Rulebook). Eg if the level of FSCS protection for the relevant general insurance contract is 90%, the amount entered should be entered after taking this into account.
R0220	Net earned premiums	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 2:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2015 (Total non-life); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). This item comprises: • Gross written premiums reported in row R0110. • less 'outward reinsurance premiums'. • less change in the gross provision for unearned premium in the 'reporting period' or the business plan year, as the case may be. • plus change in the provision for unearned premium, reinsurers' share, in the 'reporting period' or the business plan year, as the case may be. Where: ➤ 'Outward reinsurance premium' is defined as: <i>All premiums paid or payable in respect of outward reinsurance contracts entered into by the firm during the relevant period. Portfolio entries payable on the conclusion or amendment of outward reinsurance contracts must be added; portfolio withdrawals receivable must be deducted.</i> ➤ 'provision for unearned premium' is defined as: <i>the amount representing that part of written premiums which is estimated to be earned in the following financial year or in subsequent financial years.</i> This includes any premiums earned during the period relating to business accepted by the firm via a business transfer-in.
R0410	Net earned premiums from	This item is to be reported:

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CELL(S)	ITEM	INSTRUCTIONS
	business transfers-in	• For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business); ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business); ➤ Column C2015 (Total non-life); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C2525 and C2545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business); ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250,

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CELL(S)	ITEM	INSTRUCTIONS
		C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C3525 and C3545 (annuities stemming from non-life insurance and accepted reinsurance contracts). 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.
	Investments and other income	
R0420	Investment income	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). Comprises of 'dividends', 'interest' and 'rent' that is reported in the template for 'Income/gains and losses in the period' {IR.09.01.01}. Where: • 'dividends' are : Amount of dividends earned over the 'reporting period', ie dividends received less the right to receive a dividend already recognised at the beginning of the 'reporting period', plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings. Includes also dividends received from assets that have been sold or matured. • 'interest' is : Amount of interest earned, ie interest received less accrued interest at the start of the period plus accrued interest at the end of the 'reporting period'. Includes interest received when the asset is sold/matured or when the coupon is received. Applicable to coupon and interest paying assets such as bonds, loans and deposits. • 'rent' is : Amount of rent earned ie rent received less accrued rent at the start of the period plus accrued rent at the end of the 'reporting period'. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.

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CELL(S)	ITEM	INSTRUCTIONS
		Where firm reports both IR.05.03 and IR.05.04 investment income should be reported between the two templates as follows: • If a firm is not a pure reinsurer, and if the firm allocates its investment income to ring-fenced funds containing with-profits business and the remaining part in accordance with Composite 2.2: ➤ The investment income reported in IR.05.03 should be: the investment income allocated to ring-fenced funds containing with-profits business; and the investment income allocated to the remaining part for long-term business. ➤ The investment income reported in IR.05.04 should be: the investment income allocated to the remaining part for general insurance business. • If a firm is a pure reinsurer, or if the firm does not allocate its investment income to ring-fenced funds containing with-profits business and the remaining part: ➤ The firm should report investment income only once, either in IR.05.03 or in IR.05.04. If the firm regards life as representing the larger part of the business, the firm should report its investment income in IR.05.03. If the firm regards non-life as representing the larger part of the business, the firm should report investment income in IR.05.04.
R0430	Realised and unrealised gains / (losses)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). Comprises of 'Net gains and losses' and 'Unrealised gains and losses' reported in the template for 'Income/gains and losses in the period' {IR.09.01.01}. Where a firm reports both IR.05.03 and IR.05.04 Realised and unrealised gains / (losses) should be reported between the two templates as follows: • If a firm is not a pure reinsurer, and if the firm allocates its realised and unrealised gains / (losses) to ring-fenced funds containing with-profits business and the remaining part in accordance with Composite 2.2: ➤ The realised and unrealised gains / (losses) reported in IR.05.03 should be: the realised and unrealised gains / (losses) allocated to ring-fenced funds containing with-profits business; and the Realised and unrealised gains / (losses) allocated to the remaining part for long-term business. ➤ The realised and unrealised gains / (losses) reported in IR.05.04 should be: the realised and

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CELL(S)	ITEM	INSTRUCTIONS
		unrealised gains / (losses) allocated to the remaining part for general insurance business. - If a firm is a pure reinsurer, or if the firm does not allocate its realised and unrealised gains / (losses) to ring-fenced funds containing with-profits business and the remaining part: - The firm should report realised and unrealised gains / (losses) only once, either in IR.05.03 or in IR.05.04. If the firm regards life as representing the larger part of the business, the firm should report its realised and unrealised gains / (losses) in IR.05.03. If the firm regards non-life as representing the larger part of the business, the firm should report realised and unrealised gains / (losses) in IR.05.04.
R0435	Investment income and investment gains / (losses)	This item is to be reported: - For the following columns for the reporting period: - Column C0010 (Total over all business). - For the following columns for plan year 1: - Column C1010 (Total over all business). - For the following columns for plan year 2: - Column C2010 (Total over all business). - For the following columns for plan year 3: - Column C3010 (Total over all business). 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. Eg 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	Other income	This item is to be reported: - For the following columns for the reporting period: - Column C0010 (Total over all business). - For the following columns for plan year 1: - Column C1010 (Total over all business). - For the following columns for plan year 2: - Column C2010 (Total over all business). - For the following columns for plan year 3: - Column C3010 (Total over all business).

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CELL(S)	ITEM	INSTRUCTIONS
		Include in this item any other income attributable to the period not included in rows R0210 and R0410 to R0435 above.
R0510	Total income	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). Derived as R0510 = ○ Net earned premiums (R0220) ○ plus Investment income (R0420) ○ plus Realised and unrealised gains / (losses) (R0430) ○ plus Other income (R0440); regardless of whether an item in the above derivation is reported in the column in question. Eg 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}.
	EXPENDITURE	
	Claims incurred	Claims incurred information (rows R0610 to R0730) – general comments: The amounts reported in these rows should normally relate to benefit and claim payments plus allocated loss adjustment expenses. However, other cash flows can be included if necessary in order to satisfy the instructions for rows R0610 and R0690.
R0610	Gross (undiscounted) claims incurred	This item is to be reported: - For the following columns for the line of business information for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business).

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CELL(S)	ITEM	INSTRUCTIONS
		• For the following columns for the line of business information for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110 to C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for the line of business information for plan year 2: ➤ Column C2015 (Total non-life); ➤ Columns C2110 to C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for the line of business information for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110 to C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business), ➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business). This item comprises of: ○ All claim payments, gross of reinsurance, paid in the 'reporting period' or the business plan year, as the case may be; ○ plus provision for claims outstanding gross of reinsurance at the end of the 'reporting period' or the business plan year, as the case may be;

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CELL(S)	ITEM	INSTRUCTIONS
		- less provision for claims outstanding gross of reinsurance at the start of the 'reporting period' or the business plan year, as the case may be. Where: 'provision for claims outstanding' is defined as: <i>the total estimated ultimate cost to the firm of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i> - All allocated loss adjustment expenses are to be included in the claims incurred. - Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. This item is gross of reinsurance and not discounted for investment income. It includes claims incurred attributable to business transferred-in or business transferred-out during the period. R0610 should be the sum of R0611 and R0612. If R0611 is not required to be reported in column because that column is for accepted reinsurance only, R0610 should equal R0612. If R0612 is not required to be reported in a column because that column is for insurance (direct) business only, R0610 should equal R0611.
R0611	Gross (undiscounted) claims incurred - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life insurance (direct) business); ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns). - For the following columns for plan year 2:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2015 (Total non-life insurance (direct) business); ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life insurance (direct) business); ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns). This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from direct insurance business.
R0612	Gross (undiscounted) claims incurred - accepted reinsurance	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life accepted reinsurance business); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 2: ➤ Column C2015 (Total non-life accepted reinsurance business); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 3:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C3015 (Total non-life accepted reinsurance business); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from reinsurance accepted business.
R0620	Gross claims paid during the period	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred' in row R0610. The claims paid are to include allocated loss adjustment expenses. R0620 should be the sum of R0621 and R0622. If R0621 is not required to be reported in a column because that column is for accepted reinsurance only, R0620 should equal R0622. If R0622 is not required to be reported in a column because that column is for insurance (direct) business only, R0620 should equal R0621.
R0621	Gross claims paid during the period – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all insurance (direct) business); ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C0525 (annuities stemming from non-life insurance contracts). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred – insurance (direct)' in row R0611. The claims paid are to include allocated loss adjustment expenses.
R0622	Gross claims paid during the period – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all accepted reinsurance business); ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred – accepted reinsurance' in row R0612. The claims paid are to include allocated loss adjustment expenses.
R0632	Gross (undiscounted) claims provision at end of the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the provision for claims outstanding gross of reinsurance at the end of the period used to derive the change in the provision for claims during the business year in 'Gross (undiscounted) claims incurred' in row R0610. R0632 should be the sum of R0630 and R0631. If R0630 is not required to be reported in column because that

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CELL(S)	ITEM	INSTRUCTIONS
		column is for accepted reinsurance only, R0632 should equal R0631. If R0631 is not required to be reported in a column because that column is for insurance (direct) business only, R0632 should equal R0630.
R0630	Gross (undiscounted) claims provision at end of the period – insurance (direct)	This item is to be reported: - For the following columns for solo undertakings: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). - For the following columns for third country branch undertakings: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) business in these columns); ➤ Columns C1015 (Total non-life insurance (direct) business). This is the provision for claims at the end of the period for direct insurance business used to derive the change in the provision for claims during the business year in 'Gross (undiscounted) claims incurred – insurance (direct)' in row R0611.
R0635	Gross (undiscounted) claims provision at end of the period – FSCS	This item is to be reported: - For the following columns for solo undertakings: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). - For the following columns for third country branch undertakings: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns); ➤ Columns C1015 (Total non-life). This item is the proportion (expressed as an amount) of the amount reported in row R0630 that is subject to the Financial Services Compensation Scheme. The amount entered is to reflect: a) the claims provision amounts included in row R0630 for protected contracts of insurance (under Policyholder Protection 9) in respect of those claimants which could be eligible claimants (in

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CELL(S)	ITEM	INSTRUCTIONS
		accordance with chapter 7 of the Policyholder Protection part of the Rulebook), and b) the level of FSCS protection applicable to the relevant general insurance contract (in accordance with the Policyholder Protection part of the Rulebook). Eg if the level of FSCS protection for the relevant general insurance contract is 90%, the amount entered should be after taking this into account.
R0631	Gross (undiscounted) claims provision at end of the period – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the provision for claims at the end of the period for accepted reinsurance business used to derive the change in the provision for claims during the business year in the 'Gross (undiscounted) claims incurred – accepted reinsurance' in row R0612.
R0640	Gross (undiscounted) claims provision at start of the period - claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the provision for claims outstanding gross of reinsurance at start of the period used to derive the change in the provision for claims during the business year in the 'Gross (undiscounted) claims incurred' in row R0610. R0640 should be the sum of R0641 and R0642. If R0641 is not required to be reported in column because that column is for accepted reinsurance only, R0640 should equal R0642. If R0642 is not required to be reported in a

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CELL(S)	ITEM	INSTRUCTIONS
		column because that column is for insurance (direct) business only, R0640 should equal R0641.
R0641	Gross (undiscounted) claims provision at start of the period - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). 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 'Gross (undiscounted) claims incurred – insurance (direct)' in row R0611.
R0642	Gross (undiscounted) claims provision at start of the period - accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). 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 'Gross (undiscounted) claims incurred – accepted reinsurance' in row R0612.
R0650	Gross (undiscounted) claims incurred - claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110 to C1260 (non-life insurance (direct) and accepted proportional reinsurance

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CELL(S)	ITEM	INSTRUCTIONS
		lines of business, and non-life insurance (direct) only lines of business); ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: ➤ Column C2015 (Total non-life); ➤ Columns C2110 to C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business) • For the following columns for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110 to C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). This is the part of the 'Gross (undiscounted) claims incurred' in row R0610 that relates to: ○ claim events that occurred prior to the period. We normally expect this to be R0660 plus R0680 less R0640 where these rows are reported. R0650 should be the sum of R0651 and R0652. If R0651 is not required to be reported in column because that column is for accepted reinsurance only, R0650 should equal R0652. If R0652 is not required to be reported in a column because that column is for insurance (direct) business only, R0650 should equal R0651.
R0651	Gross (undiscounted) claims incurred - claim events that occurred prior to the period - insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life insurance (direct) business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 2: ➤ Column C2015 (Total non-life insurance (direct) business); ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life insurance (direct) business); ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns). The gross (undiscounted) claims incurred - claim events that occurred prior to the period reported in row R0650 arising from non-life insurance (direct) lines of business.
R0652	Gross (undiscounted) claims incurred - claim events that occurred prior to the period - accepted reinsurance	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life accepted reinsurance business); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (All non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 2: ➤ Column C2015 (Total non-life accepted reinsurance business); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life accepted proportional reinsurance lines of business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life accepted reinsurance business); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (All non-life accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). The gross (undiscounted) claims incurred - claim events that occurred prior to the period reported in row R0650 arising from non-life accepted reinsurance lines of business.
R0660	Gross claims paid during the period - claim events that occurred prior to the period	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (All non-life accepted non-proportional reinsurance lines of business). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred' in row R0610 that relates to: ○ claim events that occurred prior to the period. The claims paid are to include allocated loss adjustment expenses. R0660 should be the sum of R0661 and R0662. If R0661 is not required to be reported in column because that column is for accepted reinsurance only, R0660 should equal R0662. If R0662 is not required to be reported in a column because that column is for insurance (direct) business only, R0660 should equal R0661.

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CELL(S)	ITEM	INSTRUCTIONS
R0661	Gross claims paid during the period – claim events that occurred prior to the period - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (All non-life insurance lines of business in these columns). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred – insurance (direct)' in row R0611 that relates to: ○ claim events that occurred prior to the period, The claims paid are to include allocated loss adjustment expenses.
R0662	Gross claims paid during the period – claim events that occurred prior to the period - accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the claims paid used in the derivation of 'Gross (undiscounted) claims incurred – accepted reinsurance' in row R0612 that relates to: ○ claim events that occurred prior to the period. The claims paid are to include allocated loss adjustment expenses.
R0680	Gross (undiscounted) claims provision at end of the period – claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (All non-life accepted non-proportional reinsurance lines of business). This is the provision for claims outstanding at end of the period used to derive the change in the provision for

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CELL(S)	ITEM	INSTRUCTIONS
		claims during the period in the 'Gross (undiscounted) claims incurred' in row R0610 relating to: ○ claim events that occurred prior to the period. R0680 should be the sum of R0681 and R0682. If R0681 is not required to be reported in column because that column is for accepted reinsurance only, R0680 should equal R0682. If R0682 is not required to be reported in a column because that column is for insurance (direct) business only, R0680 should equal R0681.
R0681	Gross (undiscounted) claims provision at end of the period - claim events that occurred prior to the period - insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). 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 'Gross (undiscounted) claims incurred – insurance (direct)' in row R0611 relating to: ○ claim events that occurred prior to the period.
R0682	Gross (undiscounted) claims provision at end of the period - claim events that occurred prior to the period - accepted reinsurance	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). 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 'Gross (undiscounted) claims incurred – accepted reinsurance' in row R0612 relating to: ○ claim events that occurred prior to the period.
R0690	Net (undiscounted) claims incurred	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250,

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CELL(S)	ITEM	INSTRUCTIONS
		C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 2: ➤ Column C2015 (Total non-life); ➤ Columns C2110 to C2135, C2145, C2160, C2165, C2185, C2230 to C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). • For the following columns for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). This item comprises of: ○ All claim payments, net of reinsurance, made in the 'reporting period' or the business plan year, as the case may be; ○ plus provision for claims outstanding net of reinsurance at the end of the 'reporting period' or the business plan year, as the case may be; ○ less provision for claims outstanding net of reinsurance at the start of the 'reporting period' or the business plan year, as the case may be. Where: 1. 'provision for claims outstanding' is defined as:

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CELL(S)	ITEM	INSTRUCTIONS
		<i>the total estimated ultimate cost to the firm of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i> - All allocated loss adjustment expenses are to be included in the claims incurred. - Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. This item is net of reinsurance and not discounted for investment income. This item would normally include claims paid and provision for claims attributable to business transferred-in or business transferred-out during the period. R0690 should be the sum of R0691 and R0692. If R0691 is not required to be reported in column because that column is for accepted reinsurance only, R0690 should equal R0692. If R0692 is not required to be reported in a column because that column is for insurance (direct) business only, R0690 should equal R0691.
R0691	Net (undiscounted) claims incurred - insurance (direct)	This item is to be reported: - For the following columns for the reporting period: - Column C0015 (Total non-life insurance (direct) business); - Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) lines of business in these columns). This item is the claims incurred as defined in 'Net (undiscounted)' in row R0690 for insurance contracts arising from direct insurance business.
R0692	Net (undiscounted) claims incurred - accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: - Column C0015 (Total non-life accepted reinsurance business); - Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250,

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CELL(S)	ITEM	INSTRUCTIONS
		C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This item is the claims incurred as defined in 'Net (undiscounted)' in row R0690 for insurance contracts arising from reinsurance accepted business.
R0700	Net claims paid during the period	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). This is the claims paid used in the derivation of 'Net (undiscounted)' in row R0690. R0700 should be the sum of R0701 and R0702. If R0701 is not required to be reported in column because that column is for accepted reinsurance only, R0700 should equal R0702. If R0702 is not required to be reported in a column because that column is for insurance (direct) business only, R0700 should equal R0701.
R0701	Net claims paid during the period – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all insurance (direct) business); ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) lines of business in these columns); ➤ Column C0525 (annuities stemming from non-life insurance and accepted reinsurance contracts).

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CELL(S)	ITEM	INSTRUCTIONS
		This is the claims paid used in the derivation of 'Net (undiscounted) claims incurred – insurance (direct)' in row R0691. The claims paid are to include allocated loss adjustment expenses.
R0702	Net claims paid during the period – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all accepted reinsurance business); ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C0545 (annuities stemming from non-life accepted reinsurance contracts). This is the claims paid used in the derivation of 'Net (undiscounted) claims incurred – accepted reinsurance' in row R0692. The claims paid are to include allocated loss adjustment expenses.
R0710	Net (undiscounted) claims provision at end of the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). 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 'Net (undiscounted)' in row R0690. R0710 should be the sum of R0711 and R0712. If R0711 is not required to be reported in column because that column is for accepted reinsurance only, R0710 should equal R0712. If R0712 is not required to be reported in a

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CELL(S)	ITEM	INSTRUCTIONS
		column because that column is for insurance (direct) business only, R0710 should equal R0711.
R0711	Net (undiscounted) claims provision at end of the period – insurance (direct)	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) lines of business in these columns). This is the provision for claims at the end of the period for direct insurance business used to derive the change in the provision for claims during the business year in 'Net (undiscounted) claims incurred – insurance (direct)' in row R0691.
R0712	Net (undiscounted) claims provision at end of the period – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the provision for claims at the end of the period for accepted reinsurance business used to derive the change in the provision for claims during the business year in the 'Net (undiscounted) claims incurred – accepted reinsurance' in row R0692.
R0720	Net (undiscounted) claims provision at start of the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business).

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CELL(S)	ITEM	INSTRUCTIONS
		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 'Net (undiscounted)' in row R0690.
R0724	Net (undiscounted) claims incurred - claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250, C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business). - For the following columns for plan year 2: ➤ Column C2015 (Total non-life); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business). - For the following columns for plan year 3: ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business). This is the part of the derivation of 'Net (undiscounted)' in row R0690 that relates to: ○ claim events that occurred prior to the period

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CELL(S)	ITEM	INSTRUCTIONS
		We normally expect this to be R0725 plus R0726 less R0720 where these rows are reported.
R0725	Net claims paid during the period - claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). This is the claims paid used in the derivation of 'Net (undiscounted)' in row R0690 that relates to: ○ claim events that occurred prior to the period
R0726	Net (undiscounted) claims provision at end of the period - claim events that occurred prior to the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0135, C0145, C0160, C0165, C0185, C0230 to C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business). 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 'Net (undiscounted)' in row R0690 relating to: ○ claim events that occurred prior to the period
R0730	Net (discounted) claims incurred	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business); ➤ Column C1015 (Total non-life);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business); ➤ Column C2015 (Total non-life); ➤ Columns C2525 and C2545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business); ➤ Column C3015 (Total non-life); ➤ Columns C3525 and C3545 (annuities stemming from non-life insurance and accepted reinsurance contracts). This item is as per row R0690 but after any explicit discounting to allow for investment income. If the firm does not apply explicit discounting for its published financial statements as originally published the amount reported for net claims incurred discounted should be the same as the undiscounted.
R0810	Net (discounted) claims incurred – business transfers-out	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business); ➤ Column C1015 (Total non-life); ➤ Columns C1110, C1120, C1130, C1135, C1145, C1160, C1165, C1185, C1230, C1240, C1250,

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CELL(S)	ITEM	INSTRUCTIONS
		C1260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business); ➤ Column C2015 (Total non-life); ➤ Columns C2110, C2120, C2130, C2135, C2145, C2160, C2165, C2185, C2230, C2240, C2250, C2260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C2525 and C2545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business); ➤ Column C3015 (Total non-life); ➤ Columns C3110, C3120, C3130, C3135, C3145, C3160, C3165, C3185, C3230, C3240, C3250, C3260 (non-life insurance (direct) and accepted proportional reinsurance lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C3525 and C3545 (annuities stemming from non-life insurance and accepted reinsurance contracts). 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
R0820	Allocated loss adjustment expenses (ALAE) incurred – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all insurance (direct) business); ➤ Column C0015 (Total non-life insurance (direct) business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns); ➤ Column C0525 (annuities stemming from non-life insurance contracts). The allocated loss adjustment expenses (ALAE) reported is an incurred amount and therefore includes movement in the provision for ALAE. The amount reported is net of the amount ceded to reinsurance undertakings.
R0821	Allocated loss adjustment expenses (ALAE) incurred – accepted reinsurance	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all accepted reinsurance business); ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C0545 (annuities stemming from non-life accepted reinsurance contracts). The allocated loss adjustment expenses (ALAE) reported is an incurred amount and therefore includes movement in the provision for ALAE. The amount reported is net of the amount ceded to reinsurance undertakings.
R0830	Allocated loss adjustment expenses paid – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all insurance (direct) business); ➤ Column C0015 (Total non-life insurance (direct) business); ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns); ➤ Column C0525 (annuities stemming from non-life insurance contracts). The allocated loss adjustment expenses (ALAE) reported is the amount paid in the period.

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CELL(S)	ITEM	INSTRUCTIONS
		The amount reported is net of the amount ceded to reinsurance undertakings.
R0831	Allocated loss adjustment expenses paid – accepted reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all accepted reinsurance business); ➤ Column C0015 (Total non-life accepted reinsurance business); ➤ Columns C0110, C0120, C0130, C0135, C0145, C0160, C0165, C0185, C0230, C0240, C0250, C0260 (non-life accepted proportional reinsurance lines of business in these columns); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Column C0545 (annuities stemming from non-life accepted reinsurance contracts). The allocated loss adjustment expenses (ALAE) reported is the amount paid in the period. The amount reported is net of the amount ceded to reinsurance undertakings.
	Analysis of expenses incurred	
R0910	Technical expenses incurred net of reinsurance ceded	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). Derived as R0910 = ○ Administrative expenses net of reinsurance ceded (R0920) ○ plus Investment Management expenses net of reinsurance ceded (R0930) ○ plus Claims management other than ALAE net of reinsurance ceded (R0940)

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CELL(S)	ITEM	INSTRUCTIONS
		- plus Acquisition costs – commission (R0950) - plus Acquisition costs– other (R0960) - less Reinsurance commissions and profit participations (R0970) - plus Overhead expenses net of reinsurance ceded (R0980) regardless of whether an item in the above derivation is reported in the column in question. Eg 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}. This item should comprise all technical expenses incurred by the firm during the period.
R0920	Administrative expenses	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). 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 (eg maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (eg 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. The amount reported is net of the amount ceded to reinsurance undertakings.
R0930	Investment management expenses	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). 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 (ie

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CELL(S)	ITEM	INSTRUCTIONS
		buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount reported is net of the amount ceded to reinsurance undertakings.
R0940	Claims management costs - other than ALAE	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). Claims management costs are the costs of processing and resolving claims, including legal and adjuster's fees, internal costs of processing claims payments, and costs that are a result of activities that cover more than one claim (eg salaries of staff of claims handling department). The claims management costs included in this item exclude costs that could be assignable to an individual claim (e.g. legal and adjuster's fees). The amount reported is net of the amount ceded to reinsurance undertakings.
R0950	Acquisition costs – commission	This item is to be reported: - For the following columns for the line of business information for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 1: ➤ Column C1010 (Total over all business); ➤ Column C1015 (Total non-life); ➤ Columns C1110 to C1260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C1310 to C1340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C1525 and C1545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 2: ➤ Column C2010 (Total over all business) ➤ Column C2015 (Total non-life); ➤ Columns C2110 to C2260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C2310 to C2340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C2525 and C2545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the line of business information for plan year 3: ➤ Column C3010 (Total over all business); ➤ Column C3015 (Total non-life); ➤ Columns C3110 to C3260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C3310 to C3340 (non-life accepted non-proportional reinsurance lines of business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C3525 and C3545 (annuities stemming from non-life insurance and accepted reinsurance contracts). • For the following columns for the distribution channel information for the reporting period: ➤ Columns C0610 to C0650 (non-life insurance (direct) personal lines motor business); ➤ Columns C0660 to C0700 (non-life insurance (direct) personal lines property business), ➤ Columns C0710 to C0750 (other non-life insurance (direct) personal lines business), ➤ Columns C0760 to C0830 (non-life insurance (direct) and accepted reinsurance commercial lines business). 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.
R0960	Acquisition costs – other	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). Includes expenses which can be identified at the level of individual insurance contract and have arisen 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.

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CELL(S)	ITEM	INSTRUCTIONS
R0970	Reinsurance commissions and profit participations	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). 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. Profit participations include amounts received from reinsurers relating to profits made on the business ceded to the reinsurer (these amounts can be negative)
R0980	Overhead expenses	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs eg 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 (eg buying new IT system and developing new software). The amount reported is net of the amount ceded to reinsurance undertakings.
R0985	Acquisition costs, commissions,	This item is to be reported: For the following columns for the reporting period:

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CELL(S)	ITEM	INSTRUCTIONS
	claims management costs - other than ALAE	➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life); ➤ Columns C0110 to C0260 (non-life insurance and accepted proportional reinsurance lines of business, and non-life insurance (direct) only lines of business); ➤ Columns C0310 to C0340 (non-life accepted non-proportional reinsurance lines of business); ➤ Columns C0525 and C0545 (annuities stemming from non-life insurance and accepted reinsurance contracts). Derived as R0985 = ○ Claims management costs - other than ALAE (R0940) ○ plus Acquisition costs – commission (R0950) ○ plus Acquisition costs – other (R0960) ○ less Reinsurance commissions and profit participations (R0970)
	Other expenditure	
R1000	Changes in additional provision for unexpired risks	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). This item is to include any expenditure relating to provision for unexpired risks. Where 'provision for unexpired risks' means 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, in order to provide for all claims and expenses in connection with insurance contracts in force in excess of the related unearned premiums and any premiums receivable on those contracts. This item should be reported as a positive amount if the variation is positive (change in the provision leading to a loss) or as a negative amount if variation is negative (change in the provision leading to a profit).
R1120	Interest paid or payable	This item does not apply to third country branches. This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). Interest paid or payable before deduction of tax. Where firm reports both IR.05.03 and IR.05.04, Interest paid or payable should be reported between the two templates as follows: - If a firm is not a pure reinsurer, and if the firm allocates its interest paid or payable to ring-fenced funds containing with-profits business and the remaining part in accordance with Composite 2.2: - The interest paid or payable reported in IR.05.03 should be: the interest paid or payable allocated to ring-fenced funds containing with-profits business; and the interest paid or payable allocated to the remaining part for long-term business. - The interest paid or payable reported in IR.05.04 should be: the interest paid or payable allocated to the remaining part for general insurance business. - If a firm is a pure reinsurer, or if the firm does not allocate its interest paid or payable to ring-fenced funds containing with-profits business and the remaining part: - The firm should report interest paid or payable only once, either in IR.05.03 or in IR.05.04. If the firm regards life as representing the larger part of the business, the firm should report its interest paid or payable in IR.05.03. If the firm regards non-life as representing the larger part of the business, the firm should report interest paid or payable in IR.05.04.
R1130	Taxation	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). This amount should match what is reported in the firm's statutory financial accounts for the period. Where a firm reports both IR.05.03 and IR.05.04, Taxation should be reported between the two templates as follows: - If a firm is not a pure reinsurer, and if the firm allocates its taxation to ring-fenced funds containing with-profits business and the remaining part in accordance with Composite 2.2:

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CELL(S)	ITEM	INSTRUCTIONS
		- The taxation reported in IR.05.03 should be: the taxation allocated to ring-fenced funds containing with-profits business; and the taxation allocated to the remaining part for long-term business. - The taxation reported in IR.05.04 should be: the taxation allocated to the remaining part for general insurance business. - o If a firm is a pure reinsurer, or if the firm does not allocate its taxation to ring-fenced funds containing with-profits business and the remaining part: - The firm should report taxation only once, either in IR.05.03 or in IR.05.04. If the firm regards life as representing the larger part of the business, the firm should report taxation in IR.05.03. If the firm regards non-life as representing the larger part of the business, the firm should report taxation in IR.05.04.
R1140	Other expenses	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). Other expenditure not covered by above mentioned expense categories reported in rows R0910, R1000, R1120 and R1130. Such expenses could be for example: changes to company pension scheme deficits; holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings. The amount is net of the amount ceded to reinsurance undertakings. This amount shall not be split by lines of business
R1310	Total expenditure	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). In the case of solo undertakings, derived as R1310 = - o Net (discounted) claims incurred (R0730)

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CELL(S)	ITEM	INSTRUCTIONS
		- plus Technical expenses incurred net of reinsurance ceded (R0910) - plus changes in additional provision for unexpired risks (R1000) - plus Interest paid or payable (R1120) - plus Taxation (R1130) - plus Other expenses (R1140); In the case of branches, derived as R1310 = - Net (discounted) claims incurred (R0730) - plus Technical expenses incurred net of reinsurance ceded (R0910) - plus changes in additional provision for unexpired risks (R1000) - plus Other expenses (R1140); regardless of whether an item in the above derivation is reported in the column in question. Eg 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}.
	Other income or expenditure	
R1610	Other comprehensive income	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). Amounts that the firm regards as other comprehensive income that are not included in any of the income or expenditure items above. This amount can be negative.
R1620	Total comprehensive income in the period	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). Derived as R1620 = - Total income (R0510)

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		○ less Total expenditure (R1310) ○ plus Other Comprehensive Income (R1610) This amount can be negative
R1630	Dividends paid or payable in the period	This item does not apply to third country branches. This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). Dividends paid during the period, including foreseeable dividends (IR.23) at the end of the previous period and excluding foreseeable dividends at the end of the current period. 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. Where a firm reports both IR.05.03 and IR.05.04, dividends paid or payable should be reported only once, either in IR.05.04 or IR.05.03. If the firm regards life as representing the larger part of the business, the firm should report dividends in IR.05.03. If the firm regards non-life as representing the larger part of the business, the firm should report dividends in IR.05.04.
	EXPOSURE INFORMATION	
R1710	Number of risks written in the period – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Columns C0110 to C0260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 1: ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 2: ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 3:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns). For columns C0135, C1135, C2135 and C3135; the number entered is to be the sum of the numbers entered in columns C0140 and C0141, C1140 and C1141, C2140 and C2141, C3140 and C3141 respectively. For columns C0145, C1145, C2145 and C3145; the number entered is to be the sum of the numbers entered in columns C0150 and C0151, C1150 and C1151, C2150 and C2151, C3150 and C3151 respectively. For columns C0165, C1165, C2165 and C3165; the number entered is to be the sum of the numbers entered in columns C0170 and C0180, C1170 and C1180, C2170 and C2180, C3170 and C3180 respectively. For columns C0185, C1185, C2185 and C3185; the number entered is to be the sum of the numbers entered in columns: ○ C0190 plus C0200 plus C0210 plus C0220, ○ C1190 plus C1200 plus C1210 plus C1220, ○ C2190 plus C2200 plus C2210 plus C2220, ○ C3190 plus C3200 plus C3210 plus C3220, respectively. The number of insurance contracts written in the period for direct insurance business (ie not for accepted reinsurance business). 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. The lines of business are: - Workers compensation (C0130, C1130, C2130, C3130); - Motor vehicle liability – non personal lines (columns C0141, C1141, C2141, C3141); - Motor vehicle other – non personal lines (columns C0151, C1151, C2151, C3151); - Marine, aviation and transport insurance (columns C0160, C1160, C2160, C3160); - Fire and other damage to property insurance - non-personal lines (columns C0180, C1180, C2180, C3180); - Employers Liability (columns C0190, C1190, C2190, C3190); - Public & products Liability (columns C0200, C1200, C2200, C3200);

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CELL(S)	ITEM	INSTRUCTIONS
		- Professional Indemnity (columns C0210, C1210, C2210, C3210); - Other general liability (columns C0220, C1220, C2220, C3220); - Credit and suretyship insurance (columns C0230, C1230, C2230, C3230); - Legal expenses (columns C0240, C1240, C2240, C3240); - Assistance (columns C0250, C1250, C2250, C3250); - Miscellaneous financial loss (columns C0260, C1260, C2260, C3260) The number of accepted reinsurance contracts is not to be reported in row R1710.
R1720	Number of risks written in the period – insurance (direct) – new business	This item is to be reported: • For the following columns for the reporting period: ➤ Columns C0110, C0120, C0140, C0150, C0170; • For the following columns for plan year 1: ➤ Columns C1110, C1120, C1140, C1150, C1170; • For the following columns for plan year 2: ➤ Columns C2110, C2120, C2140, C2150, C2170; • For the following columns for plan year 3: ➤ Columns C3110, C3120, C3140, C3150, C3170; The number of insurance contracts written in the period for direct 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. The lines of business are: ○ Medical expense insurance (columns C0110, C1110, C2110, C3110); ○ Income protection (columns C0120, C1120, C2120, C3120); ○ Motor vehicle liability - personal lines (columns C0140, C1140, C2140, C3140); ○ Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150); ○ Property personal lines (columns C0170, C1170, C2170, C3170).
R1730	Sum insured in-force at end of the period – insurance (direct)	This item is to be reported: • For the following columns for the reporting period: ➤ Columns C0110 to C0260 (All non-life insurance (direct) lines of business in these columns).

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CELL(S)	ITEM	INSTRUCTIONS
		• For the following columns for plan year 1: ➤ Columns C1110 to C1260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 2: ➤ Columns C2110 to C2260 (non-life insurance (direct) lines of business in these columns). • For the following columns for plan year 3: ➤ Columns C3110 to C3260 (non-life insurance (direct) lines of business in these columns). For columns C0135, C1135, C2135 and C3135; the number entered is to be the sum of the amounts entered in columns C0140 and C0141, C1140 and C1141, C2140 and C2141, C3140 and C3141 respectively. For columns C0145, C1145, C2145 and C3145; the number entered is to be the sum of the amounts entered in columns C0150 and C0151, C1150 and C1151, C2150 and C2151, C3150 and C3151 respectively. For columns C0165, C1165, C2165 and C3165; the number entered is to be the sum of the amounts entered in columns C0170 and C0180, C1170 and C1180, C2170 and C2180, C3170 and C3180 respectively. For columns C0185, C1185, C2185 and C3185; the number entered is to be the sum of the amounts entered in columns: ○ C0190 plus C0200 plus C0210 plus C0220, ○ C1190 plus C1200 plus C1210 plus C1220, ○ C2190 plus C2200 plus C2210 plus C2220, ○ C3190 plus C3200 plus C3210 plus C3220, respectively. The total sum insured at end of the period over all policies in the line of business in question for insurance (direct) business (ie not for accepted reinsurance business). This item need not be reported for a line of business if the number of risks written for that line of business has been reported at row R1710. 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: - 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.

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CELL(S)	ITEM	INSTRUCTIONS
		- If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer. - 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. The sum insured of accepted reinsurance contracts is not to be reported in row R1730.
	BALANCE SHEET INFORMATION	Solvency UK basis at end of period.
R1910	Assets – investments	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item comprised of the investments and cash in reporting template at: ○ {IR.02.01.01, rows (R0070 +R0410), column C0010} for solo undertakings, or ○ {IR.02.01.07, rows (R0070 +R0410), column C0010} for branches. Where firms report both IR.05.03 and IR.05.04, row R1910 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R1915	Assets - reinsurance recoverables	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business).

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CELL(S)	ITEM	INSTRUCTIONS
		This item is comprised of the reinsurance recoverables in reporting template at: ○ {IR.02.01.01, row R0270, column C0010} for solo undertakings, or ○ {IR.02.01.07, row R0270, column C0010} for branches.
R1920	Assets – total	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the assets in reporting template at: ○ {IR.02.01.01, row R0500, column C0010} for solo undertakings, or ○ {IR.02.01.07, row R0500, column C0010} for branches. Where firms report both IR.05.03 and IR.05.04, row R1920 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R1930	Best estimate - gross of reinsurance	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the best estimate – total in reporting template at: ○ {IR.02.01.01, row R0542, column C0010} for solo undertakings, or ○ {IR.02.01.07, row R0542, column C0010} for branches.

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CELL(S)	ITEM	INSTRUCTIONS
R1940	Best estimate - claim provision - gross of reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life). - For the following columns for plan year 2: ➤ Column C2015 (Total non-life). - For the following columns for plan year 3: ➤ Column C3015 (Total non-life). This item is comprised of the claims provision in reporting template at {IR.17.01.01, row R0160, column C0180}
R1945	Best estimate - premium provision - gross of reinsurance	This item is to be reported: - For the following columns for the reporting period: ➤ Column C0015 (Total non-life). - For the following columns for plan year 1: ➤ Column C1015 (Total non-life). - For the following columns for plan year 2: ➤ Column C2015 (Total non-life). - For the following columns for plan year 3: ➤ Column C3015 (Total non-life). This item is comprised of the premiums provision in reporting template at {IR.17.01.01, row R0060, column C0180}
R1950	Risk margin	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business); ➤ Column C0015 (Total non-life). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business); ➤ Column C1015 (Total non-life). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business); ➤ Column C2015 (Total non-life). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business);

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C3015 (Total non-life). The risk margin reported at C0010, C1010, C2010, C3010 is comprised of that in reporting templates at: ○ {IR.17.01.01, row R0280, column C0180}; ○ plus {IR.12.01.01, row R0100, column C0040} The risk margin reported at C0015, C1015, C2015, C3015 is comprised of that in reporting template at {IR.17.01.01, row R0280, column C0180}. Where firms report both IR.05.03 and IR.05.04, row R1950 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R1960	Total liabilities	This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business). • For the following columns for plan year 1: ➤ Column C1010 (Total over all business). • For the following columns for plan year 2: ➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the liabilities in reporting template at: ○ {IR.02.01.01 row R0900, column C0010} for solo undertakings, or ○ {IR.02.01.07 row R0900, column C0010} for branches. Any transition deduction to technical provisions is to be included. Where firms report both IR.05.03 and IR.05.04, row R1960 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
	OWN FUNDS and SCR	
R2100	Basic Own Funds at end of the period	This item does not apply to third country branches. This item is to be reported: • For the following columns for the reporting period: ➤ Column C0010 (Total over all business).

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CELL(S)	ITEM	INSTRUCTIONS
		- For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is: - Comprised of the items in reporting template at {IR.23.01, row R0290, column C0010}. - Equal to R2110 +R2130 +R2150 +R2160. Where firms report both IR.05.03 and IR.05.04, row R2100 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2110	Tier 1	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, columns (C0020 +C0030)}. Where firms report both IR.05.03 and IR.05.04, row R2110 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2120	Amount of tier 1 injected during the period	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business).

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CELL(S)	ITEM	INSTRUCTIONS
		This item is the amount(s) injected into the undertaking (eg via investment from shareholders) during the period. Where firms report both IR.05.03 and IR.05.04, row R2120 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2130	Tier 2	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0040}. Where firms report both IR.05.03 and IR.05.04, row R2130 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2140	Amount of tier 2 injected during the period	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). This item is the amount(s) in row R2130 that was injected into the undertaking during the period. Where firms report both IR.05.03 and IR.05.04, row R2140 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2150	Tier 3	This item does not apply to third country branches.

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CELL(S)	ITEM	INSTRUCTIONS
		This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0050}. Where firms report both IR.05.03 and IR.05.04, row R2150 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2160	Other	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is that reported at row R2100 less that reported at rows (R2110 +R2130 +R2150) Where firms report both IR.05.03 and IR.05.04, row R2160 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2170	Ancillary own funds at end of the period	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business).

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CELL(S)	ITEM	INSTRUCTIONS
		- For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in reporting template at {IR.23.01.01, row R0400, column C0010}. Where firms report both IR.05.03 and IR.05.04, row R2170 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2180	Eligible own funds at end of the period	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2: ➤ Column C2010 (Total over all business). - For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in template at {IR.23.01.01, row R0540, column C0010}. Where firms report both IR.05.03 and IR.05.04, row R2180 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.
R2190	SCR at end of the period	This item does not apply to third country branches. This item is to be reported: - For the following columns for the reporting period: ➤ Column C0010 (Total over all business). - For the following columns for plan year 1: ➤ Column C1010 (Total over all business). - For the following columns for plan year 2:

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CELL(S)	ITEM	INSTRUCTIONS
		➤ Column C2010 (Total over all business). • For the following columns for plan year 3: ➤ Column C3010 (Total over all business). This item is comprised of the items in reporting template at {IR.23.01.01, row R0580, column C0010}. Where firms report both IR.05.03 and IR.05.04, row R2190 should only be reported in this template (IR.05.04) if the firm regards non-life business as representing the larger part of the business.

Not in effect